

HSBC Portfolios - World Selection 5
滙豐組合 - 環球智選5

April 2025 2025年04月

- ▶ **This statement provides you with key information about the HSBC Portfolios - World Selection 5**
本概要提供有關滙豐組合 - 環球智選5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 (Luxembourg) S.A.
Investment adviser 投資顧問	HSBC Global Asset Management (UK) Limited (Internal delegation, UK / 內部委託, 英國)
Depository 存託銀行	HSBC France, Luxembourg Branch
Dealing frequency 進行交易	Daily on every dealing day / 每一個交易日
Base currency 基本貨幣	United States Dollar / 美元
Ongoing charges over a year 全年經常性開支比率	Class AC / AC 類 1.59%* Class ACHAUD / ACHAUD 類 1.60%** Class ACHEUR / ACHEUR 類 1.60%** Class ACHGBP / ACHGBP 類 1.60%** Class AM / AM 類 1.67%* Class AMHAUD / AMHAUD 類 1.60%** Class AMHEUR / AMHEUR 類 1.60%** Class AMHGBP / AMHGBP 類 1.60%** Class AMHKD / AMHKD 類 1.67%* Class AMHRMB / AMHRMB 類 1.60%** Class BCHKD / BCHKD 類 1.02%*
Dividend policy 股息政策	Class AC / ACHAUD / ACHEUR / ACHGBP / BCHKD - No dividends will be declared or paid AC / ACHAUD / ACHEUR / ACHGBP / BCHKD 類 - 將不宣佈或派發股息 Class AM / AMHAUD / AMHEUR / AMHGBP / AMHKD / AMHRMB - Declared 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 will result in an immediate reduction of the net asset value of the relevant Class.# AM / AMHAUD / AMHEUR / AMHGBP / AMHKD / AMHRMB 類 - 按酌情基準每月宣佈, 如獲宣佈, 將會每月派發股息。股息可從相關類別的資本中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支付股息, 將導致相關類別的資產淨值即時減少。#
Financial year end 財政年度終結日	31 July / 07月31日
Minimum investment (initial and subsequent) 最低認購額 (首次及其後)	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 A類 - 1,000美元 10,000港元 1,500澳元 850歐元 650英鎊 10,000人民幣 1,250新加坡元 1,000加元 1,000瑞士法郎 Class B - 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 B類 - 1,000美元 10,000港元 1,500澳元 850歐元 650英鎊 10,000人民幣 1,250新加坡元 1,000加元 1,000瑞士法郎

* 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 July 2024. 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2024年7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。

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

** 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

Objectives and strategy 目標及策略：

The Fund aims to provide long term total return by investing in a portfolio of equity and fixed income securities consistent with a high risk investment strategy.

本基金旨在根據高風險投資策略，透過投資於由股票及固定收益證券組成的投資組合，以提供長期總回報。

The Fund invests (normally a minimum of 90% of its net assets) in or gains exposure to:

本基金投資於（通常將其資產淨值至少90%）或取得投資於：

- fixed income and equity securities directly into markets and / or through investments in UCITS and / or other Eligible UCIs.
直接入市投資及 / 或透過投資於UCITS及 / 或其他合資格UCIs投資於固定收益及股票證券。
- other asset classes including, but not limited to, real estate, private equity, hedge fund strategies and commodities through investments in equities securities issued by companies based or operating in developed or Emerging Markets, UCITS and / or other Eligible UCIs.
其他資產類別，包括（但不限於）房地產、私募股權、對沖基金策略及商品（透過投資於在已發展或新興市場設立或經營的公司所發行的股票證券、UCITS及 / 或其他合資格UCIs）。

The Fund invests in Investment Grade and Non-Investment Grade rated fixed income and other similar securities issued or guaranteed by governments, government agencies or supranational bodies of developed markets, such as OECD countries, and / or Emerging Markets or by companies which are based in or carry out the larger part of their business activities in a developed or Emerging Market. These securities are denominated either in US dollar, in other developed markets currencies hedged into US dollar, or in local Emerging Markets currencies. The Fund may also invest in unrated fixed income securities.

本基金投資於由已發展市場（例如經合組織國家）及 / 或新興市場的政府、政府機構或超國家組織，或在已發展或新興市場設立或從事其較大部分業務活動的公司所發行或保證的投資級別及非投資級別固定收益及其他類似證券。此等證券以美元、其他已發展市場貨幣（與美元對沖）或新興市場當地貨幣計值。本基金亦可投資於未獲評級的固定收益證券。

The aggregate investment in securities that are (i) unrated; or (ii) Non-Investment Grade will not exceed 20% of the Fund's net assets.

於(i)未獲評級；或(ii)非投資級別證券的總投資額不應超過本基金資產淨值的20%。

The Fund invests in equities and equity equivalent securities issued by companies which are based or operating in both developed and / or Emerging Markets. The Fund normally invests across a range of market capitalisations.

本基金投資於在已發展及 / 或新興市場設立或經營的公司所發行的股票及等同股票的證券。本基金通常投資於多種不同市值公司。

The Fund may invest up to 100% of its assets in units or shares of UCITS and / or other Eligible UCIs. The Fund's exposure to such holdings will normally be between 50% and 100%. The Fund will invest in HSBC sponsored and/or managed UCITS and/or other Eligible UCIs unless an appropriate fund is not available.

本基金可將其資產最多100%投資於UCITS及 / 或其他合資格UCIs的單位或股份。本基金於該等UCITS及 / 或其他合資格 UCIs的投資，將通常介乎50%至100%。除非沒有合適的基金，否則本基金將投資於匯豐發起和/或管理的UCITS和/或其他合資格的UCI。

The Fund may invest less than 30% of its net assets 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.

本基金可將少於其淨資產的30%投資於具有損失吸收特點的債務工具，包括但不限於或然可轉換證券；額外一級或二級資本工具；具有完全損失吸收特點的合資格工具；及某些高級非優先債務。

The Fund will not invest more than 10% of its net assets in securities issued by or guaranteed by any single sovereign issuer with a credit rating below Investment Grade.

本基金不會將其淨資產超過10%投資於任何單一主權發行人所發行或擔保的低於投資級別信貸評級的證券。

The Fund is actively managed and is not constrained by a benchmark.

本基金進行主動管理，且不受基準指數限制。

The Fund's primary currency exposure is to the US dollar.

本基金的主要貨幣風險與美元相關。

Asset Class exposure limits 資產類別的投資限額

For the specific groups of asset classes described in the table below, the Fund has a total maximum exposure limit as follows:
本基金對下表描述的特定資產類別的總投資上限如下：

Asset Class 資產類別	Maximum exposure 投資上限
Equity / 股票	100%
Fixed income / 固定收益	20%
Total of the following: / 以下各項合計:	45%
• Real estate* / 房地產*	15%
• Private equity / 私募股權	10%
• Commodity / 商品	10%
• Hedge fund / 對沖基金	20%
• Absolute return / 絕對回報	10%

* The Fund will not invest in direct real estate.
本基金將不會直接投資於房地產。

The Fund does not intend to use financial derivative instruments extensively for investment purposes. The Fund may use financial derivative instruments such as, but not limited to, foreign exchange forwards, options, on and off-exchange traded futures and swaps for, inter alia, hedging purposes, cash flow management and tactical asset allocation as well as efficient portfolios management.

本基金不擬廣泛使用金融衍生工具作投資用途。本基金可使用金融衍生工具，例如（但不限於）遠期外匯、期權、交易所買賣及場外買賣的期貨及掉期作（其中包括）對沖用途、現金流管理、技術性資產配置，以及有效投資組合管理。

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。

Asset allocation strategy risk 資產配置策略風險

- ▶ The investments of the Fund may be periodically rebalanced and therefore the Fund may incur greater transaction costs than a fund employing a buy-and-hold allocation strategy.

本基金的投資可能定期重新調整，因此本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。

Emerging markets risk 新興市場風險

- ▶ The Fund invests in emerging markets 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, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a higher degree of volatility.

本基金投資於新興市場，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、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。

- ▶ Securities exchanges in emerging markets typically have the right to suspend or limit trading in any security traded on the relevant exchange. The government or the regulators may also implement policies that may affect the financial markets. All these may have a negative impact on the Fund.

新興市場的證券交易所一般有權暫停或限制在相關證券交易所買賣的任何證券。政府或監管機構亦可能實施可能影響金融市場的政策。上述因素均可能對本基金產生不利影響。

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/payouts 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/payouts may result in an immediate reduction in the net asset value per share 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 / 派付，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 / 派付的撥付可能導致該類別的每股資產淨值即時減少。

- ▶ In addition, for certain Currency Hedged Share 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 Fund's Base Currency. Also, for certain Currency Hedged Share 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，就若干貨幣對沖股份類別而言，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，就若干貨幣對沖股份類別而言，利率差異亦可能導致從資本撥付的分派金額增加，故相比其他非對沖股份類別會出現較大的資本蠶蝕。

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。

Alternative investment risk 另類投資風險

- ▶ The Fund may gain exposure to hedge funds and absolute return strategies (which may be extremely volatile) and the private equity and the real estate sectors (which may have greater liquidity risk). Because of their special and higher risks, substantial or, in certain cases, total loss may result with respect to investments in those asset classes.

本基金可能投資於對沖基金及絕對回報策略（其可能帶有極高波動性）及私募股權及房地產行業（其流動性風險可能較高）。由於該等投資涉及特殊風險和較高風險，可能導致該等資產類別的投資產生重大虧損或（在若干情況下）全部虧損。

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

- ▶ The Fund may invest in underlying funds (which may not be regulated by the SFC). The 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 Fund.

本基金可投資於相關基金（不一定受到證監會監管）。本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致，這可能對本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 Fund's redemption requests in a timely manner and the 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，以及時應付本基金的贖回要求，本基金可能因延誤而蒙受損失。

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。

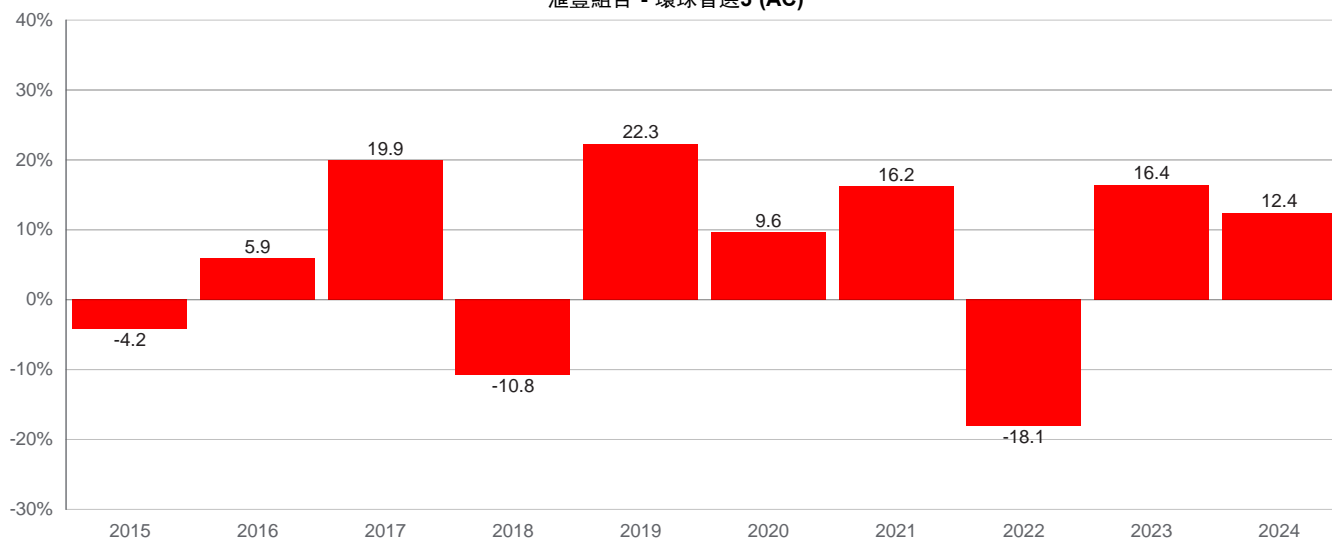
Non-RMB investors investing in RMB Currency Hedged Share Class 投資於人民幣貨幣對沖股份類別的非人民幣投資者

- ▶ 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 Portfolios - World Selection 5 (AC)

滙豐組合 - 環球智選5 (AC)



■ The performance of the highlighted years were achieved under circumstances that no longer apply, the investment objective and fee structure were changed on 10 Jun 2014.

業績在標示的年份之情況已不再適用，投資目標及收費架構於2014年6月10日更改。

- ▶ 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 USD including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
數據顯示股份類別於上述曆年的價值升跌。業績數據以美元計算，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。
- ▶ Fund launch date: 19/10/2009
基金成立日期：2009年10月19日
- ▶ Class AC launch date: 19/10/2009
AC類成立日期：2009年10月19日
- ▶ Class AC is a share class open for investment by Hong Kong retail investors and denominated in the Fund's base currency.
AC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 3.00%* of the total subscription amount 最高達認購總額的3.00%*
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 ACHAUD [#] / Class ACHEUR [#] / Class ACHGBP [#] / Class AM [#] / Class AMHAUD [#] / Class AMHEUR [#] / Class AMHGBP [#] / Class AMHKD [#] / Class AMHRMB [#] - 1.30%; Class BCHKD [#] - 0.65% / AC 類 [#] / ACHAUD 類 [#] / ACHEUR 類 [#] / ACHGBP 類 [#] / AM 類 [#] / AMHAUD 類 [#] / AMHEUR 類 [#] / AMHGBP 類 [#] / AMHKD 類 [#] / AMHRMB 類 [#] - 1.30%; BCHKD 類 [#] - 0.65%
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	Subject to a maximum of 0.25% [^] 最高達0.25% [^]
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 documents 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。

[^] The Fund will pay the expenses directly and as such the ongoing charge for each share class will vary. The above expenses paid by the Fund cover operating, administrative and servicing expenses and will be capped to 0.25% of net assets per annum on a rolling basis of each share class. Where actual expenses exceed 0.25% per annum, the excess will be borne directly by the Fund Manager or by HSBC Asset Management distributors. This amount does not include the fees of the Administration Agent or other appointed parties relating to the cost of administration of the currency hedging policy, which will be borne by the relevant currency hedged share class. Where the Administration Agent or other appointed parties takes these fees, the rate for fees relating to the cost of administering the currency hedging policy is up to 0.025% per annum of the net asset value of the currency hedged share class.

本基金將直接支付開支，因此就各股份類別收取的持續收費會有所不同。上述由本基金支付的開支包含營運、行政管理及服務開支，及將以各股份類別按滾動基準計算的每年淨資產的0.25%為上限。倘實際開支超過每年0.25%，有關超出部分將由基金經理或滙豐投資管理的分銷商直接承擔。此金額不包括與貨幣對沖政策行政管理成本相關的行政管理代理或其他獲委任方的費用，該等費用將由相關貨幣對沖股份類別承擔。在行政管理代理或其他獲委任方收取該等費用的情況下，與貨幣對沖政策行政管理成本相關的年費率不超過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 (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 (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）。

- ▶ 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 Hong Kong Distributor or the Hong Kong Representative on request and on the website 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（即有關從(i)可供分派淨收入及(ii)資本撥付的款項）（如有）資料可向香港分銷商或香港代表索取，並載於網站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.

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