

**HSBC Global Investment Funds -**  
**Global Corporate Fixed Term Bond 2022**  
**滙豐環球投資基金 - 環球企業定期債券2022**

December 2021 2021年12月

- ▶ **This statement provides you with key information about the HSBC Global Investment Funds - Global Corporate Fixed Term Bond 2022**  
 本概要提供有關滙豐環球投資基金 - 環球企業定期債券2022的重要資料
- ▶ **This statement is part of the offering document**  
 本概要是發售文件的一部分
- ▶ **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 (USA) Inc. (Internal delegation, USA / 美國, 內部委託)
<b>Custodian 保管人</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>	USD / 美元
<b>Ongoing charges over a year 過去一年經常性開支比率</b>	Class AM2 / AM2類 0.75% <sup>^^###</sup> Class PM2 / PM2類 0.54% <sup>^^###</sup> Class PM2HKD / PM2HKD類 0.54% <sup>^^###</sup> Class PM3HRMB / PM3HRMB類 0.57% <sup>^^###</sup>
<b>Dividend policy 股息政策</b>	Class AM2 / PM2 / PM2HKD / PM3HRMB – 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 <sup>###</sup> 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 / PM2 / PM2HKD / PM3HRMB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 <sup>###</sup> 中支付。從資本中或實際上從資本中支付股息，可能導致相關類別的資產淨值即時減少。
<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</b>	Class A - USD1,000   HKD10,000   AUD1,500   EUR850   RMB10,000   CAD1,000   GBP650   SGD1,250   CHF1,000 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 Class P – USD1,000   HKD10,000   RMB10,000 P類 - 1,000美元   10,000港元   10,000人民幣

<sup>###</sup> 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。

<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 January 2021. 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2021年1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> Class is closed for new subscription. 類別已停止接受新認購。

## Investing in this product 投資於本產品

The sub-fund (the "Fund") is only open to subscriptions and switches-in (from another sub-fund) for a limited period. Specifically: 附屬基金（「本基金」）僅在有限期間內接受認購及（自另一附屬基金）轉入。具體而言：

- (a) During an Initial Offer Period from 12/06/2019 to 25/06/2019, Shares will be issued after the close of the Initial Offer Period in respect to applications accepted by the Hong Kong Representative as at the last day of the Initial Offer Period (25/06/2019). 2019年6月12日至2019年6月25日的首次發售期間，香港代表截至首次發售期最後一日（2019年6月25日）接納的申請涉及的股份將在首次發售期結束後發行。

The Board of Directors of the Company has the discretion to accept or reject any application for Shares in whole or in part or to decide not to launch the Fund at the end of the Initial Offer Period (for any reason, including, insufficient assets to be managed efficiently or to be commercially viable). In such case, application monies or balance thereof will be returned at the risk of the applicant and without interest within five Business Days of rejection at the expense of the applicant.

本公司董事會可酌情全部或部分接納或拒絕任何股份申請或（基於任何原因，包括沒有可供資產供高效管理或商業可行的足夠資產）決定不在首次發售期結束時成立基金。在此情況下，申請款項或相關結餘將在拒絕後五個營業日內不計利息退還，風險及開支由申請人承擔。

- (b) From 26/06/2019 to 9/07/2019 the Fund will be open to further subscriptions (the "Open Period"). During the Open Period Shares will be issued on the Dealing Day that an application is accepted by the Hong Kong Representative.

基金將在2019年6月26日至2019年7月9日開放進一步認購（「開放期」）。於開放期間，與香港代表接納的申請相關的股份將在交易日發行。

However, the Fund may be closed to new subscriptions or conversions in (but not to redemptions or conversions out) at any time during the Open Period if the Management Company is in the opinion that the closure is necessary to protect the interests of the existing shareholders (e.g. if yields decrease or if a further increase in the net asset value of the Fund would result in less efficient investment management of the Fund).

然而，若管理公司認為終止對於保護現有股東利益而言屬必要（例如倘若收益率下降或倘若基金的資產淨值進一步增加會導致基金的投資管理效率下降），則基金可能在開放期隨時終止新的認購或轉入（但不終止贖回或轉出）。

Notwithstanding the above, Shareholders may continue to redeem their Shares and switch between classes of the Fund at any time in accordance with the procedures set out in the offering document and the Management Company may also determine to re-open the Fund to subsequent subscriptions without any prior notice to existing Shareholders.

雖然有上文所述，股東可繼續隨時根據發售文件所載程序贖回其股份及在基金的類別之間轉換，而管理公司亦可決定不經事先向現有股東發出通知將基金重新開放後續認購。

## 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。

It is intended that the Fund's investment term will be approximately 2.5 years from the close of the Initial Offer Period and that the term will end on **03 January 2022** (the "Term Date"). On the Term Date the Fund will be liquidated and Shares of the Fund will be compulsorily redeemed at the prevailing Net Asset Value per Share. The Term Date may be deferred for up to 3 months if the Board of Directors believes it is in the best interests of shareholders. Shareholders will be given at least one month's notice prior to the Term Date confirming the liquidation of the Fund or announcing a deferral to the Term Date as the case may be.

本基金的投資期擬定為首次發售期起計約2.5年，該期限將於**2022年1月3日**（「期滿日期」）結束。於期滿日期，本基金將清盤，而本基金股份將按當時每股估值強制贖回。期滿日期可延遲最多3個月，惟董事會認為其符合股東的最佳利益。有關確認基金清盤或宣布期滿日期延長（視情況而定）的通知將在期滿日期前至少一個月向股東方發出。

Liquidation proceeds will be returned to shareholders within 10 Business Days of the Term Date or within any other period of time (not exceeding one calendar month after the Term Date subject to applicable laws and regulations and normal market conditions) determined by the Board of Directors and notified to shareholders.

清算所得款項將於期滿日期10個營業日內或董事會釐定並通知股東的任何其他期間內（在適用法律及法規及正常市場情況的規限下不超期滿日期後過一個歷月）返還予股東。

## 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 total return by investing in a portfolio of corporate bonds for a limited term.

本基金旨在透過在有限期間內投資企業債券組合，提供總回報。

The Investment Adviser will seek to invest in bonds with the intention of holding them to maturity whilst actively monitoring and maintaining the portfolio. The Investment Adviser may sell bonds that it believes will suffer a deterioration in credit quality over time and/or purchase bonds that it believes will provide better investment returns.

投資顧問將尋求投資於債券並有意將之持有至到期，並積極監控及管理該投資組合。投資顧問可能出售其認為信貸質素將逐漸下降的債券及 / 或購買其認為能夠提供更佳投資回報的債券。

The Fund will invest in bonds with a final maturity date on or before the Term Date. However, the Fund reserves the right to acquire bonds with maturity dates beyond the Term Date as a result of restructuring by the issuer. As the Term Date approaches, the Fund's portfolio will be progressively composed of cash and cash equivalents (such as, but not limited to, money market instruments and other short-term debt instruments) and units or shares of money market funds. In the 3 month period immediately preceding the Term Date, the Fund's investment in these securities may be more than 30% (and eventually up to 100%, depending on prevailing market conditions) of its NAV solely for the purpose of facilitating a timely realisation of the Fund's investments at market value as at the Term Date, and in order to ensure that shareholders receive their investment proceeds.

本基金將投資於最終到期日為期滿日期當日或之前的債券。然而，本基金保留買入因發行人重組導致到期日超出期滿日期的債券的權利。隨著本基金臨近期滿日期，其投資組合將逐步包含現金及現金等價物（例如但不限於，貨幣市場工具及其他短期債務工具）及貨幣市場基金的單位或股份。在緊接期滿日期前3個月期間，本基金對該等證券的投資可超過淨資產的30%（及視乎當時市況，最終可高達100%），其目的僅僅是為了及時按市值將本基金的投資及時變現，確保股東在期滿日期收取投資所得款項。

The Fund will invest a minimum of 70% of its net assets in Investment Grade and Non-Investment Grade rated fixed income and other similar securities which are issued by companies in both developed markets and Emerging Markets. The Fund will also invest in Investment Grade and Non-Investment Grade rated fixed income and other similar securities which are issued or guaranteed by governments, government agencies and supranational bodies of Emerging Markets. The Fund may invest up to 70% of its net assets in Emerging Markets bonds.

本基金至少70%的淨資產將投資於由已發展市場和新興市場的公司所發行的投資級別和非投資級別固定收益以及其他相近類型證券。此外，本基金亦將投資於由新興市場的政府、政府機構及超國家組織所發行或擔保的投資級別及非投資級別固定收益以及其他相近類型證券。本基金可將其最多70%的淨資產投資於新興市場債券。

The Fund may invest up to 30% of its net assets in Non-Investment Grade rated and unrated fixed income securities.

本基金可將其最多30%的淨資產投資於非投資級別及無評級的固定收益證券。

The Fund may achieve its investment objective by investing 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).

本基金可透過將其最多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，實現其投資目標。

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 may use financial derivative instruments for hedging purposes and efficient portfolio management purposes. The Fund may also use, but not extensively, financial derivative instruments for investment purposes. The financial derivative instruments the Fund is permitted to use include, but are not limited to, futures, options, swaps (such as credit default swaps) and foreign exchange forwards (including non-deliverable forwards). Financial derivative instruments may also be embedded in other instruments in which the Fund may invest.

本基金可使用金融衍生工具作對沖用途及有效投資組合管理用途。本基金亦可使用金融衍生工具作投資目的，但不可廣泛使用。本基金獲准使用的金融衍生工具包括但不限於期貨、期權、掉期（如信貸違約掉期）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附屬基金可投資的其他工具。

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's primary currency exposure is to the US Dollar. The Fund will normally hedge currency exposures into US Dollar. On an ancillary basis (normally up to 10% of its net assets), the Fund may also have exposure to non-US Dollar currencies including Emerging Market currencies.

本基金的主要貨幣持倉是美元。本基金一般將貨幣與美元對沖。作為輔助投資（通常最多達其淨資產的10%），本基金亦可持有非美元貨幣，包括新興市場貨幣。

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

本基金進行主動管理，不受基準指數限制。



## 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？

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 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。

### Limited time horizon risk 投資期有限風險

- ▶ The time horizon of the Fund is limited (i.e. up to the Term Date). Investors should have regard to the fixed time horizon of the Fund in deciding whether investment in the Fund is suitable for them.  
本基金的投資期有限（即於期滿日期結束）。投資者在考慮投資於本基金是否適合於彼等時應考慮本基金的固定投資期。
- ▶ Neither the income nor the capital of the Fund is guaranteed. Investors may not recoup the original amount invested in the Fund at the Term Date.  
概不保證收益及保本。投資者未必能於期滿日期收回原始投資金額。

### Early termination risk 提前終止風險

- ▶ Upon giving at least one month's prior notice, the Board of Directors may decide to liquidate any sub-fund if the net assets of such sub-fund fall below US\$ 50 million, or if a change in the economic or political situation relating to the sub-fund concerned would justify such liquidation or if the interests of the shareholders would justify it.  
若任何附屬基金的淨資產低於5,000萬美元，或與附屬基金相關的任何經濟或政治狀況出現變化令清盤成為必要，或若清盤符合股東利益，則董事會可決定在發出至少一個月事先通知後將該附屬基金清盤。
- ▶ Upon termination of the Fund, all the assets of the Fund will be realised and the net proceeds thereof which are available for distribution will be distributed to relevant Shareholders with reference to the number of Shares held by them. Shareholders should note that the amount distributed to them may be less than the amount of their initial investment.  
本基金終止時，本基金的所有資產將會變現，可供分派的相關所得款項淨額將根據相關股東持有的股份數目分派予彼等。股東應注意，彼等獲分派的金額可能會低於其最初投資金額。

### Limited subscription risk 認購有限風險

- ▶ The Fund is only open to subscription for a limited period during the Initial Offer Period and the Open Period.  
本基金僅在首次發售期及開放期期間的有限期間內開放認購。
- ▶ The Board of Directors of the Company has the discretion to accept or reject any application for Shares in whole or in part or to decide not to launch the Fund. In such case, application monies or balance thereof will be returned at the risk of the applicant and without interest within five Business Days of rejection at the expense of the applicant.  
本公司董事會可酌情全部或部分接納或拒絕任何股份申請或決定不成立本基金。在此情況下，申請款項或相關結餘將在拒絕後五個營業日內不計利息退還，風險及開支由申請人承擔。
- ▶ The Fund may be closed to new subscriptions or conversions in (but not to redemptions or conversions out) at any time during the Open Period if the Management Company is in the opinion that the closure is necessary to protect the interests of the existing shareholders.  
若管理公司認為有關終止對於保護現有股東利益而言屬必要，則本基金可能在開放期的任何時間終止新的認購或轉入（但不終止贖回或轉出）。
- ▶ The Management Company may also determine to re-open the Fund to subsequent subscriptions without any prior notice to existing Shareholders.  
管理公司亦可決定不經向現有股東事先發出通知將本基金向後續認購重新開放。

### Reinvestment risk 再投資風險

- ▶ The Fund's investments may mature prior to the Term Date (or investments may be sold prior to maturity if the Investment Adviser believes it will suffer a deterioration in credit quality over time) in which case any return of principal will need to be re-invested in replacement shorter-dated securities or deposited as cash.  
本基金的投資可能於期滿日期到期（或倘若投資顧問認為有關投資的信用質素將隨著時間的流逝而惡化，投資可能於到期日前出售），在此情況下，返還的本金須再投資於替代的短期證券或作為現金存款。
- ▶ Shorter-dated securities or cash may not offer as high a return as the securities they replace.  
短期證券或現金的回報率可能會低於其所替代的證券。
- ▶ The closer the Fund is to the Term Date then the greater the investment in replacement shorter-dated securities (with progressively shorter maturities) and cash.  
本基金越臨近期滿日期，對作為替代品的短期證券（期限越來越短）及現金的投資越大。
- ▶ In the three months prior to the Term Date then the Fund may hold a significant amount of cash (and eventually up to 100% in cash).  
在期滿日期前3個月期間，本基金可能持有大量現金（最終高達100%現金）。

### 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 debt securities risks 一般債務證券風險

#### Credit risk 信貸風險

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

#### Credit rating risk 信貸評級風險

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

#### Interest rate risk 利率風險

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

#### Valuation risk 估值風險

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

### 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。

### Geographic concentration risk 地域集中風險

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

### 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。

#### **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 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，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 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 Fund is not expected to incur any leverage arising from the use of derivatives.  
預期本基金不會因使用衍生工具而產生任何槓桿。

#### **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**

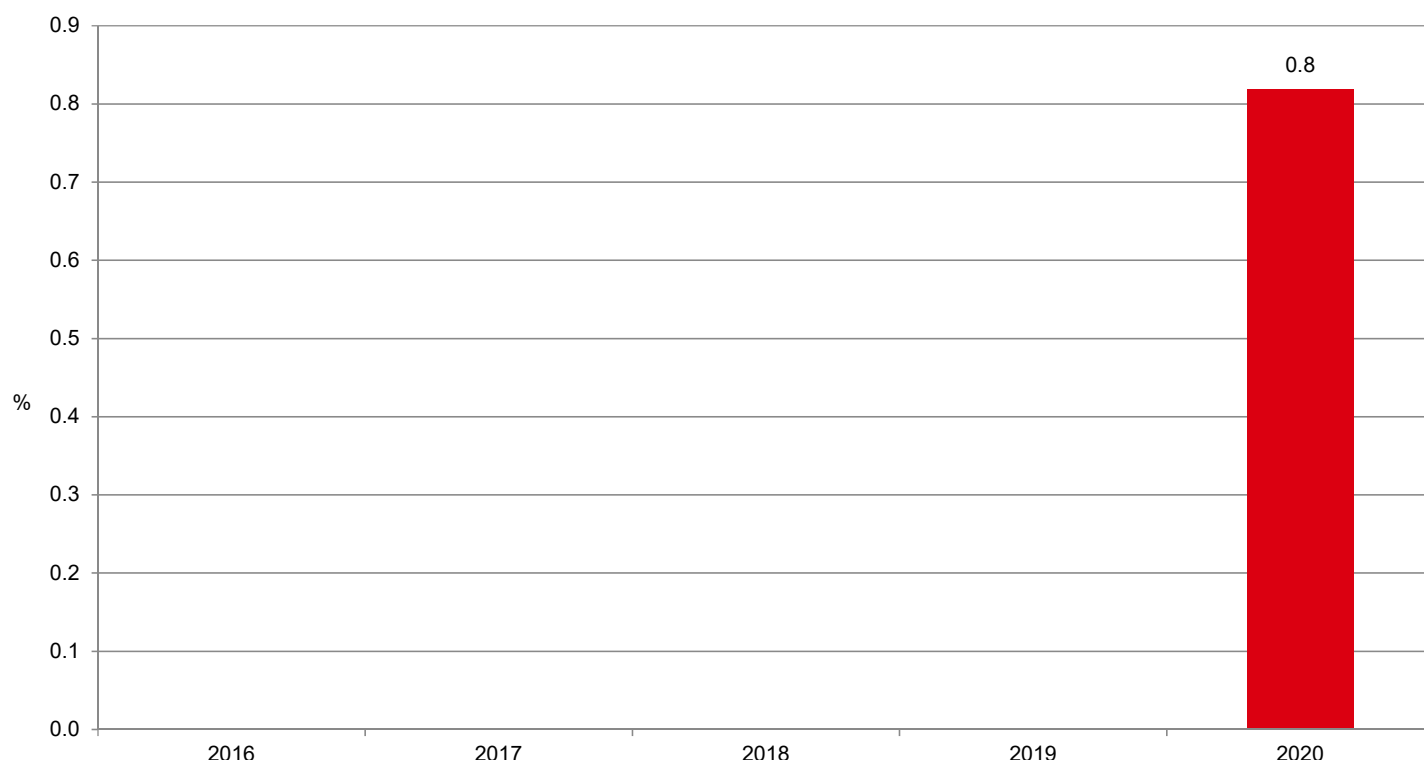
- ▶ The Fund offers RMB denominated share classes. Subscriptions and redemptions for the Fund may involve conversion of currency from/into RMB. Currency conversion will be conducted at the applicable exchange rate and subject to the applicable spread.  
本基金提供人民幣計價股份類別。認購及贖回本基金可能涉及某貨幣與人民幣之間的兌換。貨幣兌換將按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 - Global Corporate Fixed Term Bond 2022 (AM2)  
滙豐環球投資基金 - 環球企業定期債券2022 (AM2)



- ▶ 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。
- ▶ Where no past performance is shown there was insufficient data available in that year to provide performance.  
假如並無顯示過往表現，則表示該年度並無足夠數據以提供表現。
- ▶ Fund launch date: 25/06/2019  
基金成立日期：2019年6月25日
- ▶ Class AM2 launch date: 25/06/2019  
AM2類成立日期：2019年6月25日
- ▶ Class AM2 is a share class open for investment by Hong Kong retail investors and denominated in the Fund's base currency.  
AM2類為可供香港零售投資者投資的股份類別，以本基金的基本貨幣計價。

## Is there any guarantee? 本基金有否提供保證？

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



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

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

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

Fees 費用	What you pay 你須支付
Subscription fee 認購費	Up to 3.00% of the total subscription amount* 不超過認購總額的3.00%*
Switching fee 轉換費	Up to 1% of the Switch-Out proceeds* 不超過轉出所得款項的1%*
Redemption fee 贖回費	Nil* 無*
<p>* In order to mitigate any adverse impact to the Fund due to investors buying and selling the Fund the NAV may be adjusted higher or lower. Under normal market conditions, this adjustment will not exceed 2%. Adjusting the NAV upward (downward) results in investors paying more (receiving less) for each Share. As the Fund is only launched and open to subscriptions and switches-in (from another sub-fund) during the Open Period (or re-opened period as the case may be), in practice any upward adjustment to the Fund's NAV may only take place during such period, but not during any other period. For the avoidance of doubt, Shareholders may continue to redeem their Shares of the Fund at any time in accordance with the procedures set out in the offering document, consequently the NAV may be adjusted downward at any time after the Fund's inception (including the Open Period or re-opened period as the case may be).</p> <p>為減小投資者買入及賣出本基金對本基金的不利影響，資產淨值可在某些情況下上調或下調。在正常的市況下，此調整將不會超過2%。上（下）調資產淨值導致投資者就每股份支付更多（收取更少）的金額。由於本基金僅在開放期（或重新開放期，視情況而定）推出並開放認購及（自另一附屬基金）轉入，實際上本基金的任何資產淨值上調僅會在該期間而非任何其他期間進行。為免生疑問，股東可繼續隨時根據發售文件所載程序贖回彼等的本基金股份，因此資產淨值可能在基金成立之後（包括開放期或重新開放期，視情況而定）隨時下調。</p> <p>Please refer to the "Anti-Dilution Mechanism" section in the Information for Hong Kong Investors and section "2.9. Anti-Dilution Mechanisms" of the Prospectus for more details.</p> <p>更多詳情，請參閱香港投資者須知「反攤薄機制」一節及基金說明書「2.9反攤薄機制」一節。</p>	

### ► 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 A/ A類: 0.60%^ Class P/ P類: 0.40%^
Custodian fee 保管費	Not applicable, included in Administrative fee 不適用，已包括在行政費內
Administrative fee 行政費	Up to 0.20%# 不超過0.20%#
Performance fee 表現費	Not applicable 不適用
Set-up/ termination costs 開辦 / 終止成本	<p>The Management Company (or its affiliates) will bear all legal and administrative costs of set-up and termination (whether the termination is at the Term Date or earlier). However, the Fund will incur the transaction costs associated with liquidating the assets at termination and investors will be provided with a notice with an estimate of such transaction costs at least one month prior to the Term Date (or earlier termination date as the case may be).</p> <p>管理公司（或其聯屬公司）將承擔開辦及終止的所有法律及行政成本（無論終止是在終止日或提前進行）。然而，本基金將引致與終止時資產清盤相關的交易成本，載有該等交易成本估計的通知將在終止日（或提前終止日，視情況而定）前至少一個月發送予投資者。</p>
<p>^ The fees and charges may be increased up to maximum level as specified in the offering document by giving at least one month's prior notice to investor. Please refer to the offering document for further details. 費用可增至發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。進一步詳情請參閱發售文件。</p> <p># This percentage shown is a capped fee. The actual amount paid will depend on the actual operating, administrative and servicing expenses incurred by a Class and will be disclosed in the semi-annual and annual reports of the Company. Any actual operating, administrative and servicing expenses incurred by a Class exceeding this cap will be borne by the Management Company (or its affiliates). 此百分比為上限費用。實付款項將視乎某一類別實際引致的營運、行政及服務開支，並將披露於本公司的中期及年度報告。某一類別實際引致的營運、行政及服務開支超出該上限的部分將由管理公司（或其關聯公司）承擔。</p> <p>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 currency 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 currency hedged share class. 此金額並不包括行政代理有關執行貨幣對沖政策的費用，該費用將由有關貨幣對沖股份類別承擔。若行政代理收取該等費用，執行貨幣對沖政策所收取的費用年率最高達貨幣對沖股份類別資產淨值的0.025%。</p> <p>This capped fee may be increased up to a maximum of 1% (less any fees relating to the execution of the currency hedging policy as outlined above) by giving at least one month's prior notice to investors. Please refer to the offering document for further details. 該上限費用可透過至少事先一個月向投資者發出通知上調至最多1%（減去上述由於執行貨幣對沖政策所收取的任何費用）。更多詳情請參閱發售文件。</p>	

### ► 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 4:00pm (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下午4時或之前（即本基金的交易截止時間）收到閣下的完整指示後，參照本基金資產淨值而釐定的下一個認購價及贖回價。
- ▶ 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 the 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）。
- ▶ In respect of the monthly distribution Shares, 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](http://www.assetmanagement.hsbc.com/hk) (the website has not been reviewed by the SFC).  
就每月分派的股份而言，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)資本撥付的相對款項）（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](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。