HSBC Asset Management
滙豐 投資管理

PRODUCT KEY FACTS
產品資料概要

HSBC Global Investment Funds - Strategic Duration and Income Bond
滙豐環球投資基金 – 策略收益債券

November 2026 2026年11月

- **This statement provides you with key information about the HSBC Global Investment Funds - Strategic Duration and Income Bond**
  本概要提供有關滙豐環球投資基金 – 策略收益債券的重要資料
- **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)
Depositary 存託銀行	HSBC Continental Europe, Luxembourg
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 1.45%* Class AMFIXA / AMFIXA 類 1.45%* Class AMFIXAHAUD / AMFIXAHAUD 類 1.46%* Class AMFIXAHCAD / AMFIXAHCAD 類 1.46%* Class AMFIXAHEUR / AMFIXAHEUR 類 1.46%* Class AMFIXAHGBP / AMFIXAHGBP 類 1.46%* Class AMFIXAHJPY / AMFIXAHJPY 類 1.46%* Class AMFIXAHKD / AMFIXAHKD 類 1.45%* Class AMFIXAHNZD / AMFIXAHNZD 類 1.46%* Class AMFIXAHRMB / AMFIXAHRMB 類 1.46%* Class AMFIXAHSGD / AMFIXAHSGD 類 1.46%*
Dividend policy 股息政策	Class AC - No dividends will be declared or paid AC 類 - 將不宣佈或派發股息 Class AMFIXA / AMFIXAHAUD / AMFIXAHCAD / AMFIXAHEUR / AMFIXAHGBP / AMFIXAHJPY / AMFIXAHKD / AMFIXAHNZD / AMFIXAHRMB / AMFIXAHSGD - The fixed payout classes pay(s) out a pre-determined annualized fixed percentage of its/ their 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 / AMFIXAHAUD / AMFIXAHCAD / AMFIXAHEUR / AMFIXAHGBP / AMFIXAHJPY / AMFIXAHKD / AMFIXAHNZD / AMFIXAHRMB / AMFIXAHSGD 類 - 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。

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#
Class AMFIXA AMFIXA 類	Monthly 每月	7 %
Class AMFIXAHAUD AMFIXAHAUD 類	Monthly 每月	7 %
Class AMFIXAHCAD AMFIXAHCAD 類	Monthly 每月	7 %

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#
Class AMFIXAHEUR AMFIXAHEUR 類	Monthly 每月	7 %
Class AMFIXAHGBP AMFIXAHGBP 類	Monthly 每月	7 %
Class AMFIXAHJPY AMFIXAHJPY 類	Monthly 每月	7 %
Class AMFIXAHKD AMFIXAHKD 類	Monthly 每月	7 %
Class AMFIXAHNZD AMFIXAHNZD 類	Monthly 每月	7 %
Class AMFIXAHRMB AMFIXAHRMB 類	Monthly 每月	7 %
Class AMFIXAHSGD AMFIXAHSGD 類	Monthly 每月	7 %

The pre-determined annualized fixed percentage does not reflect either the actual or expected income or performance of the 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 share 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。這可能導致每股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。

Financial year end 財政年度終結日	31 March / 03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 | JPY150,000 | NZD1,500 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 | 150,000日元 | 1,500紐元

* The figure is based on ongoing expenses chargeable to the class (including, where applicable and in accordance with SFC requirements, estimated expenses for investing in shares or units of other funds) expressed as a percentage of the class's average net asset value for the 12 months to the end of March 2026. 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2026年03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。

\# Under normal circumstances, the payout rate is pre-determined and is not subject to the Board of Directors' ongoing discretion. Should the Board of Directors decide to adjust the payout rate, the shareholders impacted by the change will be given at least one month's prior notice.
在正常情況下，派付率為預設，並不受董事局的持續酌情權所規限。倘若董事局決定調整派付率，受影響的股東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？

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 bonds with an average duration expected to be between 3 years and 8 years.
本基金旨在透過投資於平均存續期預期介乎3年至8年的債券組成的投資組合，提供長期總回報。

The Fund invests in normal market conditions a minimum of 70% of its net assets in Investment Grade* and Non-Investment Grade fixed income and other similar securities which are either issued or guaranteed by governments, government agencies and supranational bodies of developed markets or by companies which are domiciled in, based in, or carry out the larger part of their business in developed markets.
本基金在一般市況下將其淨資產最少70%投資於已發展市場政府、政府機構及超國家組織所發行或擔保或在已發展市場註冊、設於已發展市場或在已發展市場進行大部分商業活動的公司所發行的投資級別*及非投資級別固定收益、無評級的固定收益及其他相近類型證券。

The Fund may invest up to 20% of its net assets in Non-Investment Grade rated fixed income securities. 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.
本基金可將不超過20%的淨資產投資於非投資級固定收益證券。本基金不會將其多於10%的淨資產投資於由任何信貸評級低於投資級別的單一主權發行人發行或擔保的證券。

The Fund may invest up to 30% of its net assets in Asset Backed Securities ("ABS") and Mortgage Backed Securities ("MBS") including Collateralised Loan Obligations ("CLOs").
本基金可將其不超過30%的淨資產投資於資產抵押證券（「資產抵押證券」）及按揭證券（「按揭證券」），包括貸款抵押證券（「貸款抵押證券」）。

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. The Fund may invest up to 10% of its net assets in contingent convertible securities.
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。本基金可將其最多10%的淨資產投資於或然可轉換證券。

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 hold equity securities (including but not limited to warrants, common stock and preferred stock) received as a result of or in connection with a corporate action (including but not limited to bankruptcy or restructuring) affecting existing portfolio holdings.
本基金可持有因影響現有投資組合持倉的公司行動（包括但不限於破產或重組）或與之相關而收取的股本證券（包括但不限於認股權證、普通股及優先股）。

The Fund may also invest in bank deposits, money market instruments or money market funds for treasury purposes.
本基金亦可為財務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 also invest in financial derivative instruments including, but not limited to, futures, options, swaps (such as credit default swaps and Total Return Swaps), and forward currency contracts. These may be exchange-traded or over-the-counter contracts. Financial derivative instruments may also be embedded in other instruments in which the Fund may invest (for example ABS). The Fund may use financial derivative instruments for hedging and efficient portfolio management purposes. Such instruments may also be used, but not extensively, for investment purposes.
本基金亦可投資於金融衍生工具，包括但不限於期貨、期權、掉期（如信用違約掉期及總回報掉期）及遠期貨幣合約。這些可以是交易所買賣或場外交易合約。金融衍生工具亦可嵌入於本附屬基金可投資的其他工具（如資產抵押證券）。本基金可使用金融衍生工具作對沖及有效投資組合管理用途。該等工具亦可用於投資目的，但不得廣泛用於該目的。

The Fund is managed to provide a US Dollar return. 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 20% of its net assets), the Fund may also have exposure to other developed market currencies.
本基金設法提供美元回報。本附屬基金的主要貨幣風險為美元。本附屬基金通常將貨幣與美元對沖。作為輔助（通常最多達其淨資產的20%），本基金亦會持有其他成熟市場貨幣。

The Fund may invest up to 10% of its net assets in Total Return Swaps, however this is not expected to exceed 5%.
本基金可將其最多10%的淨資產投資於總回報掉期，惟預期不會超過5%

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 Bloomberg Global Aggregate 1-10 Yr Total Return Index Hedged USD ("Reference Benchmark"). 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 a significant percentage of the Fund's investments will be components of the Reference Benchmark. However, their weightings may deviate materially from those of the Reference Benchmark.
本基金進行主動管理，不追蹤基準指數。本附屬基金設定的內部或外部目標為表現優於彭博環球綜合1-10年總回報指數（美元對沖）(Bloomberg Global Aggregate 1-10 Yr Total Return Index Hedged USD)（「參考基準」）。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。預計本基金的大部分投資將為參考基準的成分。然而，相關權重可能與參考基準的權重存在較大偏離。

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。

* Investment Grade means fixed income securities that are at least rated Baa3 / BBB- by Moody's, Standard & Poor's, or another recognised credit rating agency.
已獲穆迪、標準普爾或另一認可信貸評級機構評為至少具Baa3 / BBB-級別的固定收益證券。

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 debt securities risk 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 risk 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。

Sovereign debt risk 主權債務風險

- The Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Fund to participate in restructuring such debts. The Fund may suffer significant losses when there is a default of sovereign debt issuers.

  本基金投資於由政府發行或擔保的證券可能面臨政治、社會及經濟風險。在不利狀況下，主權發行人未必能夠或願意在到期應付時償還本金及／或利息，或可能要求本基金參與重組有關債務。倘主權債務發行人發生違約，本基金可能遭受重大損失。

Risks 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 fixed percentage of their net asset value or adjusted net asset value at a pre-determined frequency. Under normal circumstances, the rate is pre-determined and is not subject to the Board of Director's ongoing discretion. Should the Board of Directors decide to adjust the payout rate, the shareholders impacted by the change will be given at least one month's prior notice. Investments in the fixed payout classes are not an alternative to a savings account or fixed interest paying investment. The pre-determined fixed percentage does not reflect either the actual or expected income or performance of the Fund.

  固定派付類別支付預設其資產淨值的固定百分比或依預設頻率支付調整後的資產淨值。在正常情況下，該派付率是預先設定的，並且不受董事會持續酌情決定的影響。如果董事會決定調整派付率，將至少提前一個月通知受該變更影響的股東。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。預設固定百分比並不反映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 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 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，預期固定派付將從資本收益及／或資本中撥付，並可能長期或持續以此方式撥付。這可能導致投資者的初始投資有一段長時間被大幅蠶食。資本撥付代表從投資者的初始投資中提取。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 Fund has not earned income and experiences capital losses. This will result in a more rapid fall in the value of the Share Class than would occur if fixed payouts were not being paid.

  正值派付並不意味著正值的回報。即使基金未能賺取收入及產生資本損失，仍會繼續支付。這將導致固定派付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 與資本分配/實際上資本分配相關的風險

- 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.

  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。

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.

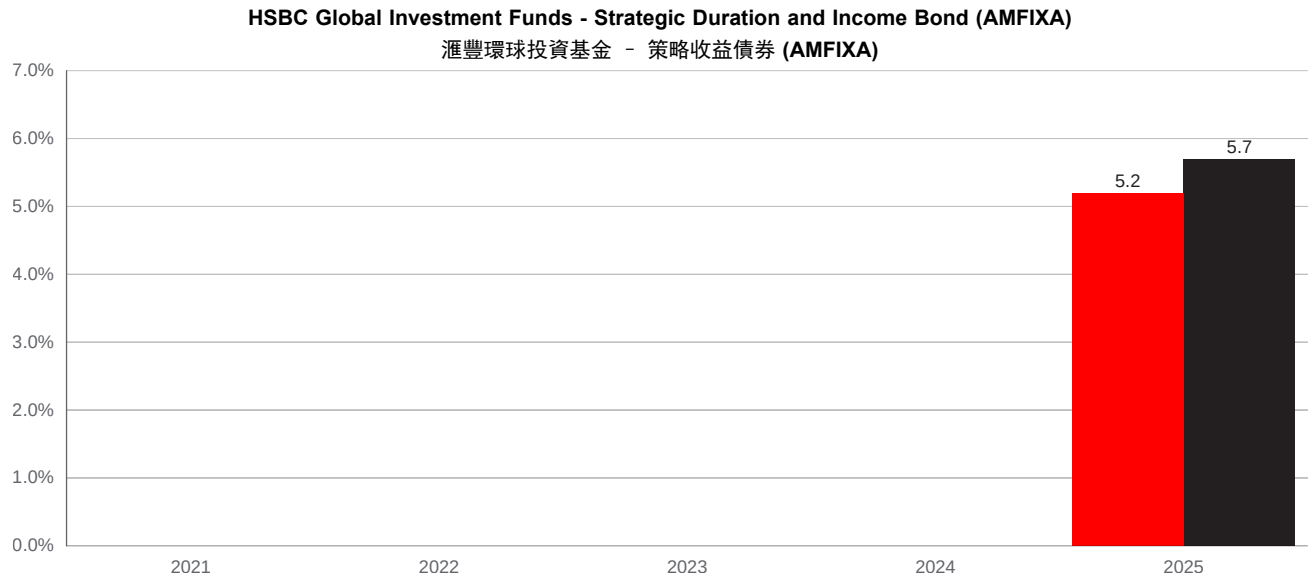
  人民幣目前不可自由兌換並面臨外匯管制政策及限制。倘若無法獲得充足的人民幣，本基金可能延遲支付贖回款項或股息。此外，儘管離岸人民幣（CNH）和在岸人民幣（CNY）是相同的貨幣，但它們的匯率不同。離岸人民幣與在岸人民幣之間的任何差異都可能對投資者產生不利影響。

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？



- **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 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。
- The Fund has formally adopted Bloomberg Global Aggregate 1-10 Yr Total Return Index Hedged USD as the reference performance benchmark of the Fund with effect from 6 Sep 2024. 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2024 年9 月6 日起正式採用彭博環球綜合1-10年總回報指數（美元對沖）(Bloomberg Global Aggregate 1-10 Yr Total Return Index Hedged USD) 作為本基金的參考表現基準。所示參考表現基準僅供比較用途，而本基金不一定依據參考表現基準予以管理。
- Fund launch date: 06/09/2024
  基金成立日期： 2024年09月6日
- Class AMFIXA launch date: 16/12/2024
  AMFIXA 類成立日期：2024年12月16日
- Class AMFIXA is a share class open for investment by Hong Kong retail investors and denominated in the Fund's base currency.
  AMFIXA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	**Whtitlet 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	**Annutitlel 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 AMFIXA# / Class AMFIXAHAUD# / Class AMFIXAHCAD# / Class AMFIXAHEUR# / Class AMFIXAHGBP# / Class AMFIXAHJPY / Class AMFIXAHKD# / Class AMFIXAHNZD# / Class AMFIXAHRMB# / Class AMFIXAHSGD# - 1.20% / AC 類 / AMFIXA 類# / AMFIXAHAUD 類# / AMFIXAHCAD 類# / AMFIXAHEUR 類# / AMFIXAHGBP 類# / AMFIXAHJPY 類 / AMFIXAHKD 類# / AMFIXAHNZD 類# / AMFIXAHRMB 類# / AMFIXAHSGD 類# - 1.20%
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	0.25%^
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 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 (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.
  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。