

HSBC Global Investment Funds - Ultra Short Duration Bond 滙豐環球投資基金 - 超短期債券

April 2022 2022年4月

- ▶ **This statement provides you with key information about the HSBC Global Investment Funds - Ultra Short Duration Bond**
本概要提供有關滙豐環球投資基金 - 超短期債券的重要資料
- ▶ **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 (USA) Inc. (Internal delegation, USA / 美國, 內部委託)
Custodian 保管人	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	USD / 美元
Ongoing charges over a year 過去一年經常性開支比率	Class AC / AC類 0.40%^ Class AM2 / AM2類 0.40%^ Class AM2HKD / AM2HKD類 0.40%^ Class AM3HAUD / AM3HAUD類 0.42%^ Class AM3HRMB / AM3HRMB類 0.42%^ Class AM3HEUR / AM3HEUR類 0.42%^ Class AM3HGBP / AM3HGBP類 0.42%^ Class AM3HSGD / AM3HSGD類 0.42%^ Class PC / PC類 0.30%^ Class PCHKD / PCHKD類 0.30%^ Class PCHAUD / PCHAUD類 0.32%^ Class PCHRMB / PCHRMB類 0.32%^ Class PCHGBP / PCHGMB類 0.32%^ Class PM2 / PM2類 0.30%^ Class PM2HKD / PM2HKD類 0.30%^ Class PM3HAUD / PM3HAUD類 0.32%^ Class PM3HRMB / PM3HRMB類 0.32%^ Class PM3HEUR / PM3HEUR類 0.32%^ Class PM3HGBP / PM3HGBP類 0.32%^ Class PM3HSGD / PM3HSGD類 0.32%^
Dividend policy 股息政策	Class AC / PC / PCHKD / PCHAUD / PCHRMB / PCHGBP - No dividends will be declared or paid; AC / PC / PCHKD / PCHAUD / PCHRMB / PCHGBP類 - 將不宣佈或派發股息 Class AM2 / AM2HKD / AM3HAUD / AM3HRMB / AM3HEUR / AM3HGBP / AM3HSGD / PM2 / PM2HKD / PM3HAUD / PM3HRMB / PM3HEUR / PM3HGBP / PM3HSGD – 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 AM2 / AM2HKD / AM3HAUD / AM3HRMB / AM3HEUR / AM3HGBP / AM3HSGD / PM2 / PM2HKD / PM3HAUD / PM3HRMB / PM3HEUR / PM3HGBP / PM3HSGD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 March / 3月31日
Minimum investment (initial and subsequent) 最低認購額 (首次及其後)	Class A / Class P - USD1,000 HKD10,000 AUD1,500 EUR850 RMB10,000 CAD1,000 GBP650 SGD1,250 CHF1,000 A類 / P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

- ## 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。
- ^ The figure is an estimate only (as the class has not been launched) and represents the sum of the estimated ongoing expenses 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. 該數字僅為估計（因為該類別還未推出），代表應向該類別收取的估計持續性開支總和，以該類別估計平均資產淨值的百分比列示。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 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2022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。
- ^^^ The figure is an estimate only (as the Class is newly setup) and represents the sum of the estimated ongoing expenses 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. 該數字僅為估計（因為類別乃新成立），代表應向該類別收取的估計持續性開支總和，以該類別估計平均資產淨值的百分比列示。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。

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。

What are the investment objectives and strategy? 本基金有哪些投資目標及基金策略？

Investment Objectives and Strategy 投資目標及策略：

The Fund aims to provide short term total return by investing in bonds and money market instruments. In normal market conditions, the average duration of the portfolio holdings of the Fund is not expected to exceed one year, which is considered to be "ultra short" duration.

本基金旨在透過投資於債券及貨幣市場工具，旨在提供短期總回報。於正常市況下，本基金的投資組合持倉的平均存續期預期不會超過一年（被視為「超短」期）。

The Fund invests in normal market conditions a minimum of 70% of its net assets in either fixed or floating-rate income and other similar securities including money market instruments which are rated Investment Grade. Such securities are either issued or guaranteed by governments, government agencies and supranational bodies of developed or Emerging Markets or by companies which are domiciled in, based in, or carry out the larger part of their business in, developed or Emerging Markets. The Fund may be relatively concentrated in bonds issued by financial institutions.

本基金在正常市況下將其至少70%的淨資產投資於買入時為投資級別的固定或浮動利率收益及其他相近類型證券，包括貨幣市場工具。該等證券由成熟或新興市場的政府、政府機構及超國家組織或在該等成熟或新興市場註冊、設於成熟或新興該等市場或在成熟或新興該等市場進行大部分商業活動的公司所發行或擔保。

The Fund will invest, in normal market conditions, less than 30% of its net assets in Non-Investment Grade rated and unrated 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.

於正常市況下，本基金將其少於30%的淨資產投資於非投資級和無評級固定收益證券。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 10% of its net assets in fixed income and other similar securities which have a maturity longer than five years. However, the Fund may exceed this threshold when acquiring additional bonds of an issuer as a result of restructuring by the issuer.

本基金可將不超過10%的淨資產投資於期限長於五年的固定收益及其他類似證券。然而，本基金可在由於某發行人重組而買入該發行人的額外債券時超出該限度。

Investment in onshore Chinese fixed income securities include, but are not limited to, onshore fixed income securities denominated in RMB, issued within the People's Republic of China ("PRC") and traded on the China Interbank Bond Market ("CIBM"). The Fund may invest in the CIBM either through Bond Connect and/or the CIBM Initiative. The Fund may invest up to 10% of its net assets in onshore Chinese bonds issued by, amongst other, municipal and local governments, companies and policy banks.

投資中國在岸固定收益證券包括但不限於以人民幣計價、在中華人民共和國（「中國」）境內發行及在中國銀行間債券市場買賣的在岸固定收益證券。本基金可透過債券通及／或中國銀行間債券市場計劃投資於中國銀行間債券市場。本基金可將其最多10%的淨資產投資於由（其中包括）市級及當地政府、公司及政策銀行發行的中國在岸債券。

The Fund may invest in fixed income securities issued in Emerging Markets to a level below 30% of its net assets.

本基金可將其低於30%的淨資產投資於在新興市場發行的固定收益證券。

The Fund may invest up to 20% of its net assets in Asset Backed Securities ("ABS") and Mortgage Backed Securities ("MBS").

本基金可將其最多20%的淨資產投資於資產抵押證券（「資產抵押證券」）及按揭抵押證券（「按揭抵押證券」）。

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, however this is not expected to exceed 5%.

本基金僅可將少於其資產淨值的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；其他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%的淨資產投資於或有可轉換證券，惟預期不會超過5%。

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 financial derivative instruments including, but not limited to, futures, swaps (such as credit default 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 intends to use financial derivative instruments primarily for efficient portfolio management purposes including, but not limited to, hedging. 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、掉期（如信用違約掉期）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基金可投資的其他工具（如資產抵押證券）。本基金擬使用金融衍生工具主要作有效投資組合管理用途，包括但不限於對沖。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 non-US dollar currencies. 本基金將予管理以提供美元回報。本基金的主要貨幣持倉為美元。本基金通常以美元對沖貨幣風險。作為輔助（通常最多達其淨資產的20%），本基金亦會持有非美元貨幣。

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%.

本附屬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 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。

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。

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。

Concentration risk 集中性風險

- ▶ The Fund's investments will be concentrated in bonds issued by financial institutions. The value of the Fund may be more volatile than that of a fund having a more diverse portfolio of investments.
本基金的投資將集中於金融機構發行的債券。本基金價值的波動率可能高於投資組合更為分散的基金。
- ▶ Further, the value of the Fund may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory events affecting the financial sector.
此外，本基金的價值可能較容易受到影響金融行業的不利經濟、政治、政策、外匯、流動性、稅務、法律或監管事件的影響。

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 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?

- ▶ There is insufficient data to provide a useful indication of past performance to investors.
沒有足夠數據用作向投資者提供過往表現之有用指標。
- ▶ Fund launch date: 03/06/2021
基金成立日期: 2021 年 6 月 3 日
- ▶ Class AM2 launch date: 10/06/2021
AM2 類成立日期: 2021 年 6 月 10 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?

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 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% of the Switch-Out proceeds* 最高達轉出所得款項的1%*
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，閣下可能在某些情況下承擔額外費用。進一步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 A: Currently up to 0.40% / A類: 目前最高達0.40% Class P: Currently up to 0.30% / P類: 目前最高達0.30%
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	0.15%#
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 one 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 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.

費用可增至銷售文件所定的最高水平，但須最少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，該費用將由有關貨幣對沖股份類別承擔。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 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 (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（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。
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