

PRODUCT KEY FACTS

產品資料概要

Allianz Global Investors Choice Fund

安聯精選基金

Allianz Choice RMB Money Market Fund

安聯精選人民幣貨幣市場基金

April 2022

2022年4月

- This statement provides you with key information about Allianz Choice RMB Money Market Fund (the “Sub-Fund”).

本概要提供安聯精選人民幣貨幣市場基金（「附屬基金」）的重要資料。

- This statement is a 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.

請勿單憑本概要投資於本產品。

Quick facts 資料概覽

Manager 基金經理（管理人）	Allianz Global Investors Asia Pacific Limited 安聯環球投資亞太有限公司
Trustee 受託人	HSBC Institutional Trust Services (Asia) Limited 滙豐機構信託服務（亞洲）有限公司
Dealing frequency 交易頻密程度	Daily; at 5.00 p.m. (Hong Kong time) on each Business Day in Hong Kong 每日；每一個香港營業日下午五時（香港時間）
Base currency 基本貨幣	RMB 人民幣
Dividend policy 派息政策	All income are reinvested, no dividend will be declared or distributed 所有收入重新用作投資，不會宣派股息
Financial year end of this fund 基金財政年度終結日	30 September 9月30日
Minimum investment 最低投資額	HKD50,000 (initial), HKD 50,000 (additional) 50,000港元（首次投資額），50,000港元（其後投資額）
Ongoing charges over a year 每年持續支付收費比率	Ordinary Class (HKD) 普通單位（港元）* 0.46% Administration Class (HKD) 行政單位（港元）* 0.97%

* The ongoing charges figures are calculated based on the costs incurred by the Sub-Fund over a 12-month period divided by the average net assets over the same period based on the information in the latest audited financial statement for the year ended 30 September 2021. This figure may vary from year to year.

* 持續支付收費比率的計算辦法，乃按本附屬基金於12個月期間所承擔開支除以同期平均淨資產（以截至2021年9月30日止年度最新經審核財務報表內資料為準），此數據按年而異。

What is this product? 本基金是什麼產品？

This is a fund constituted in the form of a unit trust and is a sub-fund of Allianz Global Investors Choice Fund established under the laws of Hong Kong pursuant to the Trust Deed. Investors should be aware that the Sub-Fund is not subject to the supervision of the Hong Kong Monetary Authority in Hong Kong and that subscribing for units in this Sub-Fund is not the same as placing monies on deposit with a bank or deposit-taking company. The Manager has no obligation to realise units in this Sub-Fund at the price at which they were originally issued.

本基金為安聯精選基金的附屬基金並以單位信託形式組成，安聯精選基金乃遵照香港法例並根據信託契約而成立。投資者謹請留意，本附屬基金並不受香港金融管理局之監管，而認購此附屬基金之單位並不同存款於銀行或接受存款公司。管理人沒有責任以其原發行價格變現此附屬基金之單位。

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Objectives and Investment Strategy 目標及投資策略

Objectives 目標

To provide a convenient and realizable medium of investment and seek income and capital gains over the long run by investing at least 70% of its assets in RMB denominated certificates of deposit and bank deposits and the Sub-Fund can invest up to 30% of its assets in high quality RMB denominated fixed interest securities (e.g. bond/notes) whose credit rating meet the minimum requirement set by the Mandatory Provident Fund Schemes Authority ("MPFA") (currently rated as Baa3 or above by Moody's Investor Services Inc. or BBB- or above by Standard & Poor's Corporation or similar rating by the other recognized rating agencies approved by the MPFA). The Sub-Fund can also invest up to 10% of its assets in fixed interest securities, bank deposits and other monetary instruments such as short term bills, commercial paper and treasury bills in non-RMB denominated currencies such as Hong Kong dollar and US dollar.

將最少70%的資產投資於人民幣計價存款證及銀行存款，並可將其最多達30%的資產投資於優質人民幣計價定息證券（例如：債券／票據），旨在提供一種簡便及容易變現的投資工具，以取得長期收入和資本增值；該等定息證券的信用評級須符合強制性公積金計劃管理局（「積金局」）所訂的最低要求（即目前獲得穆迪投資者服務評為Baa3級或以上或標準普爾評為BBB-級或以上又或獲積金局核准的其他認可評級機構給予相若評級）。本附屬基金並可將不超過10%的資產投資於非人民幣計價貨幣（例如港元及美元）定息證券、銀行存款及其他金融工具（例如短期票據、商業票據及國庫券）。

Strategy 策略

The Sub-Fund invests (i) at least 90% of its assets in investments denominated and settled in RMB, issued in Hong Kong or outside the People's Republic of China (ii) up to 10% of its assets in investments denominated and settled in currencies other than RMB for various purposes including but not limited to diversification, market liquidity and fund liquidity purposes.

The Sub-Fund is subject to the investment and borrowing restrictions set out in Schedule 1 of the Mandatory Provident Fund Schemes (General) Regulation.

This Sub-Fund must maintain a portfolio with weighted average maturity not exceeding 60 days and a weighted average life not exceeding 120 days and must not purchase instruments with a remaining maturity of more than 397 days, or two years in the case of government and other public securities.

The Sub-Fund will not invest in any securities issued within the People's Republic of China through the Qualified Foreign Institutional Investor (QFII) program. The Sub-Fund will not enter into any financial futures contracts or financial option contracts other than for hedging purposes. Currently the Sub-Fund has no intention to enter into any securities lending or repurchase agreement.

Credit rating

The Sub-Fund will invest all of its assets in securities issued by or guaranteed by any single country (including its government, a public or local authority of that country) that are not being rated with a credit rating below investment grade by Moody's Investor Services Inc. or Standard & Poor's Corporation or similar rating by the other recognized rating agencies approved by the MPFA.

Under 8.2(g) of the Code of Unit Trusts and Mutual Funds of the SFC, in respect of Money Market Funds, Manager is required to observe the additional investment restriction that the aggregate value of the Sub-Fund's holding of instruments and deposits issued by a single issuer may not exceed 10% of the total NAV of the Sub-Fund except:

- (i) where the entity is a substantial financial institution and the total amount does not exceed 10% of the entity's share capital and non-distributable capital reserves, the limit may be increased to 25%; or
- (ii) in the case of government and other public securities, up to 30% may be invested in the same issue; or
- (iii) in respect of any deposit of less than US\$ 1,000,000 or its equivalent in the base currency of the Sub-Fund, where the Sub-Fund cannot otherwise diversify as a result of its size.

The selection of the interest-bearing securities is based on, amongst others (1) credit rating (2) issuer's credit profile and (3) country exposure.

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本附屬基金將(i)最少90%的資產投資於在香港境內或中華人民共和國境外發行並以人民幣計價及結算的投資項目，(ii)為多項目的（包括（但不限於）分散風險、市場流通性及基金流通性）而將不超過10%的資產投資於以其他貨幣計價及結算的投資項目。

本附屬基金須遵從強制性公積金計劃（一般）規例附表一所載投資及借貸限制。

本附屬基金必須維持不超過60天的加權平均投資組合期限及不超過120天的加權平均投資組合有效期，亦不得購入尚餘期限超過397天或（如屬政府及其他公共機構證券）兩年的票據。

本附屬基金不會透過合格境外機構投資者（QFII）計劃而投資於任何在中華人民共和國境內發行的任何證券。本附屬基金不會為對沖以外目的而投資於金融期貨合約或金融期權合約。目前本附屬基金不擬訂立任何證券借出／回購協議。

信用評級

本附屬基金將其所有資產投資於由穆迪投資者服務或標準普爾或獲積金局核准的其他認可評級機構並非評為信用評級未達投資級別的任何單一國家（包括其政府、該國公共或地方當局）所發行或擔保的證券。

按證券及期貨事務監察委員會單位信託及互惠基金守則第8.2(g)條規定，管理人須就貨幣市場基金而遵從額外投資限制，即附屬基金所持有單一發行機構所發行票據及存款的合計價值不得超過附屬基金資產淨值總額的10%，惟下列情況除外：

- (i) 實體如屬具規模金融機構，且總額不超過實體股本及非分派資本儲備的10%，則上限可提高至 25%；或
- (ii) 如屬政府及其他公共機構證券，對同一次發行證券的投資比重可多達30%；或
- (iii) 任何1,000,000美元或附屬基金基本貨幣等值的存款，而附屬基金因金額所限而無法再分散。

附息證券乃根據（其中包括）(1)信用評級、(2)發行機構的信用水平及(3)地區／國家風險承擔而挑選。

Use of derivatives / investment in derivatives 運用衍生工具／投資於衍生工具

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's NAV.

本附屬基金的衍生工具風險承擔淨額最高可達本附屬基金資產淨值的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，了解風險因素等資料。

Investors should be aware that the Allianz Choice RMB Money Market Fund is not subject to the supervision of the Hong Kong Monetary Authority in Hong Kong and that subscribing for units in the Sub-Fund is not the same as placing monies on deposit with a bank or deposit-taking company. The Manager has no obligation to realise units in the Sub-Fund at the price at which they were originally issued.

投資者謹請留意，安聯精選人民幣貨幣市場基金並不受香港金融管理局監管，而認購此附屬基金的單位並不同存款於銀行或接受存款公司。管理人並無責任以其當初發行價格贖回此附屬基金單位。

1. General Investment Risk 一般投資風險

- The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

本附屬基金的投資組合的資產價格或會因以下任何一項主要風險因素而下跌，故此，閣下在本附屬基金的投資或會遭受虧損。概不保證可收回投資本金。

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2. Interest Rate Risk 利率風險

- Investment in the Sub-Fund is subject to interest rate risk. In general, the prices of fixed-interest securities rise when interest rates fall, whilst their prices fall when interest rates rise. When interest rates decline, the market value of the interest-bearing assets tends to increase. If market interest rates rise, the value of the interest-bearing assets held by the Sub-Fund may decline substantially. This applies to an even greater degree if this Sub-Fund also holds interest-bearing securities with a longer time to maturity and a lower nominal interest rate. 本附屬基金的投資須承受利率風險。整體而言，當利率下跌，定息證券價格便會上升，而當利率上升，其價格則會下跌。利率下降時，附息資產的市場價值往往上漲。市場利率若上升，本附屬基金所持附息資產的價值或會大幅下跌。倘若本附屬基金持有附息證券年期較長及名義利率較低，影響就更大。

3. Chinese Renminbi (RMB) Currency and Conversion Risk 中國人民幣（人民幣）貨幣及兌換風險

- The Chinese Renminbi is subject to a managed floating exchange rate based on market supply and demand with reference to a basket of currencies. RMB is currently not freely convertible and is subject to exchange controls and restrictions. The exchange rates against other currencies are susceptible to movements based on external factors. Although offshore RMB (the “CNH”) and onshore RMB (the “CNY”) are the same currency, they trade at different rates. Any divergence of RMB could adversely impact investors. 中國人民幣乃採用參照一籃子貨幣而按市場供求決定的管理浮動匯率。現時，人民幣不可自由兌換，並受到外匯管制及限制約束。兌其他貨幣匯率的走勢會受到外圍因素影響。儘管離岸人民幣（「CNH」）和境內人民幣（「CNY」）是相同貨幣，但兩者以不同的匯率交易。離岸人民幣與境內人民幣之間的任何差異或會對投資者構成不利影響。
- There is no guarantee that the value of RMB against the investors' based currencies (for example HKD) will not depreciate. Any depreciation of RMB could adversely affect the value of investors' investments in the Sub-Fund. 概不保證人民幣兌投資者結算貨幣（例如港元）的價值不會貶值。人民幣貶值可能會對投資者在附屬基金的投資價值構成不利影響。
- Non-RMB based investors are subject to foreign exchange risk as most of the asset or investments held by the Sub-Fund is denominated in a currency which is different from that of units held by the investor. 非人民幣投資者可能因為大部份本附屬基金所持的資產或投資的計價貨幣有別於投資者所持單位計價貨幣而須承擔外匯風險。

4. Currency Risk 貨幣風險

- Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund. Also, a class of units of the Sub-Fund may be designated in a currency other than the base currency of the Sub-Fund, which may expose you to additional currency risk. The NAV of the Sub-Fund may be affected unfavorably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls. 本附屬基金的相關投資可能以本附屬基金結算貨幣以外的貨幣計價。此外，本附屬基金某個單位類別可能以本附屬基金結算貨幣以外的外幣計價，使閣下可能須承擔額外貨幣風險。該等貨幣與結算貨幣之間的匯率出現波動，以及外匯管制出現變動，均可能令本附屬基金的資產淨值受到不利影響。

5. China Market Risk 中國市場風險

- Investing in the China market is subject to the risks of investing in emerging markets generally and the risks specific to the China market. Investing in an emerging market may involve increased risks and special considerations not typically associated with investment in more developed markets, such as liquidity risks, currency risks/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility. 投資於中國市場會受到投資於新興市場的一般風險及中國市場的特定風險影響。投資於新興市場或會涉及較高風險及一般與發展較成熟市場不相關的特別風險考慮，例如流通性風險、外匯風險／管制、政治及經濟不明朗因素、法律及稅務風險、結算風險、託管風險及波幅較大的可能性。
- Since 1978, the PRC government has implemented economic reform measures which emphasise decentralisation and the utilisation of market forces in the development of the Chinese economy, moving from the previous planned economy system. However, many of the economic measures are experimental or unprecedented and may be subject to adjustment and modification. Any significant change in PRC's political, social or economic policies may have a negative impact on investments in the China Market. 中國政府自 1978 年起推行經濟改革措施，由之前的計劃經濟體系轉為強調權力下放以及運用市場力量以發展中國經濟。然而，不少經濟措施屬試驗性質或史無前例，預料會作出調節及修訂。中國政治、社會或經濟政策如有任何重大變動，均有可能對中國市場的投資構成不利影響。

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6. Concentration Risk 集中程度風險

- The Sub-Fund's investments are concentrated in assets denominated and settled in RMB. The NAV of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments.
本附屬基金的投資集中於以人民幣計價及結算的資產。相比投資組合較多元化的基金，本附屬基金的資產淨值或會較為波動。
- The NAV of the Sub-Fund may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory event affecting the PRC market.
本附屬基金的資產淨值或會較易受到影響中國市場的不利經濟、政治、政策、外匯、流通性、稅務、法律或監管事件所影響。

7. Risk of Limited Pool of Investments 投資範圍受限制的風險

- The Sub-Fund is also subject to the risk of limited pool of RMB instruments available for investment. In the absence of suitable securities available for investment, the Sub-Fund may have to allocate a significant portion of the portfolio's RMB assets in RMB negotiated term deposits until suitable securities are available in the market. This may adversely affect the Sub-Fund's return and performance.
本附屬基金亦須承擔可供投資的人民幣工具有限的風險。若並無適合的證券可供投資，本附屬基金或須以人民幣協議有期存款方式持有相當比例的投資組合人民幣資產，直至可在市場上覓得適合證券為止。此種情況或會對本附屬基金的回報及表現構成不利影響。

Volatility and Liquidity Risk 波幅及流通性風險

- The debt securities in certain markets may be subject to higher volatility and lower liquidity compared to more developed markets. The prices of securities traded in such markets may be subject to fluctuations. Some of the RMB denominated fixed income securities are not listed and there may not be a liquid or active market for trading. The bid and offer spread of the price of these securities may be large. Therefore, the Sub-Fund may incur significant trading and realization costs in trading these investments.
相比發展較成熟的市場，個別市場的債務證券可能面對較高波幅及較低流通性。於該等市場交易的證券價格可能出現波動。部分人民幣計價定息證券並未上市，未必有流通或活躍的交易市場。此等證券或會存在顯著買賣差價。因此，本附屬基金在買賣此等投資時或須承擔重大的交易及變現成本。

Credit / Counterparty Risk 信貸／交易對手風險

- The Sub-Fund is exposed to the credit/default risk of issuers of the debt securities that the Sub-Fund may invest in. Also, an economic downturn or an increase in interest rates may increase the potential for default by the issuers of these securities.
本附屬基金須承擔本附屬基金可能投資的債務證券發行機構之信貸／違約風險。此外，經濟衰退或利率上升可能增加這些證券發行機構違約的機會。
- RMB denominated fixed income securities are typically unsecured debt obligations and are not supported by any collateral. Investments in these securities will expose the Sub-Fund to the credit/insolvency risk of its counterparties as an unsecured creditor. The issuers of money market instruments held by the Sub-Fund may default on its obligation and the Sub-Fund will not recover its investment. In addition, the Sub-Fund may not get the interest payment it is entitled to.
人民幣計價定息證券通常為無抵押債務承擔，並無任何抵押品支持。本附屬基金會因為投資於此等證券而以無抵押債權人身份承擔交易對方的信用／無力償債風險。本附屬基金所持貨幣市場票據的發行機構或會拖欠其債務，以致附屬基金無法收回其投資。此外，本附屬基金未必會收到應得利息。

Downgrading Risk 評級下調風險

- The credit rating of a debt instrument or its issuer may subsequently be downgraded. Investment grade securities invested by a Sub-Fund may be subject to the risk of being downgraded to below investment grade securities. In the event of downgrading in the credit ratings of a security or an issuer relating to a security, a Sub-Fund's investment value in such security (and in turn the NAV of the Sub-Fund) may be adversely affected. The Manager may or may not be able to dispose of the debt instruments that are being downgraded.
債務工具或其發行機構的信貸評級隨後可能會被下調。本附屬基金所投資的投資級別證券或須承擔被降級為投資級別以下證券的風險。若證券或證券相關發行機構的信用評級下調，本附屬基金於該證券的投資價值（以及本附屬基金的資產淨值）或會受到不利影響。管理人未必一定能夠出售被降級的債務工具。

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8. Sovereign Debt Risk 主權債務風險

- The Sub-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 Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.

本附屬基金在由政府發行或擔保的證券之投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構可能無法或不願在到期時償還本金及／或利息，或會要求本附屬基金參與該等債務重組。若主權債務發行機構違約，本附屬基金或會蒙受重大虧損。

9. Valuation Risk 估值風險

- Valuation of the Sub-Fund's investments may involve uncertainties and judgmental determinations. If such valuation turns out to be incorrect, this may affect the NAV calculation of the Sub-Fund.

本附屬基金投資的估值可能涉及不確定因素及判斷性決定。若該估值結果不正確，可能會影響本附屬基金的資產淨值計算。

10. Credit Rating Risk 信貸評級風險

- Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times.

評級機構給予的信貸評級具有局限性，而且無法時刻保證證券及／或發行機構的償債能力。

11. "Dim Sum" Bond (i.e. Bonds Issued outside of Mainland China but Denominated in RMB) Market Risks

「點心」債券（即在中國內地境外發行但以人民幣計價的債券）市場風險

- The "Dim Sum" bond market is still a relatively small market which is more susceptible to volatility and illiquidity. The operation of the "Dim Sum" bond market as well as new issuances could be disrupted causing a fall in the NAV of the Sub-Fund should there be any promulgation of new rules which limit or restrict the ability of issuers to raise RMB by way of bond issuances and/or reversal or suspension of the liberalisation of the offshore RMB (CNH) market by the relevant regulator(s).

「點心」債券市場仍為相對小型的市場，容易受到波幅及流通性不足所影響。若有關監管機構頒佈任何新規則以限制或規限發行機構以發債形式募集人民幣及／或使離岸人民幣市場的自由化進程逆轉或暫停，「點心」債券市場的操作及新債發行可能受到干擾，導致本附屬基金的資產淨值下跌。

Taxation Risk 稅務風險

- Investors should also be aware that changes in the PRC taxation legislation could affect the amount of income which may be derived, and the amount of capital returned, from the investments of the relevant Sub-Fund. Laws governing taxation will continue to change and may contain conflicts and ambiguities. There are risks and uncertainties associated with the current PRC tax laws, regulations and practice in respect of capital gains realised on the Sub-Fund's investments in the PRC (which may have retrospective effect). Any increased tax liabilities on the Sub-Fund may adversely affect the NAV of the Sub-Fund.

投資者亦務請留意中國稅務法律的變動有可能影響有關附屬基金投資項目所賺得的收入款額以及資本回報。規管稅務的法例將不斷改變，亦可能存在衝突及歧義。就本附屬基金的中國投資所實現的資本增值而言，目前的中國稅務法律、規例及慣例（可能具有追溯效力）存在風險和不確定性。本附屬基金稅務負擔的任何增加可能對本附屬基金的價值構成不利影響。

Inflation Risk 通脹風險

- High inflation rate would erode any currency gain. Inflation risk is the risk that assets will lose value because of a decrease in the value of money. Inflation can reduce the purchasing power of income made on an investment in this Sub-Fund as well as the intrinsic value of the investment. Different currencies are subject to different levels of inflation risk.

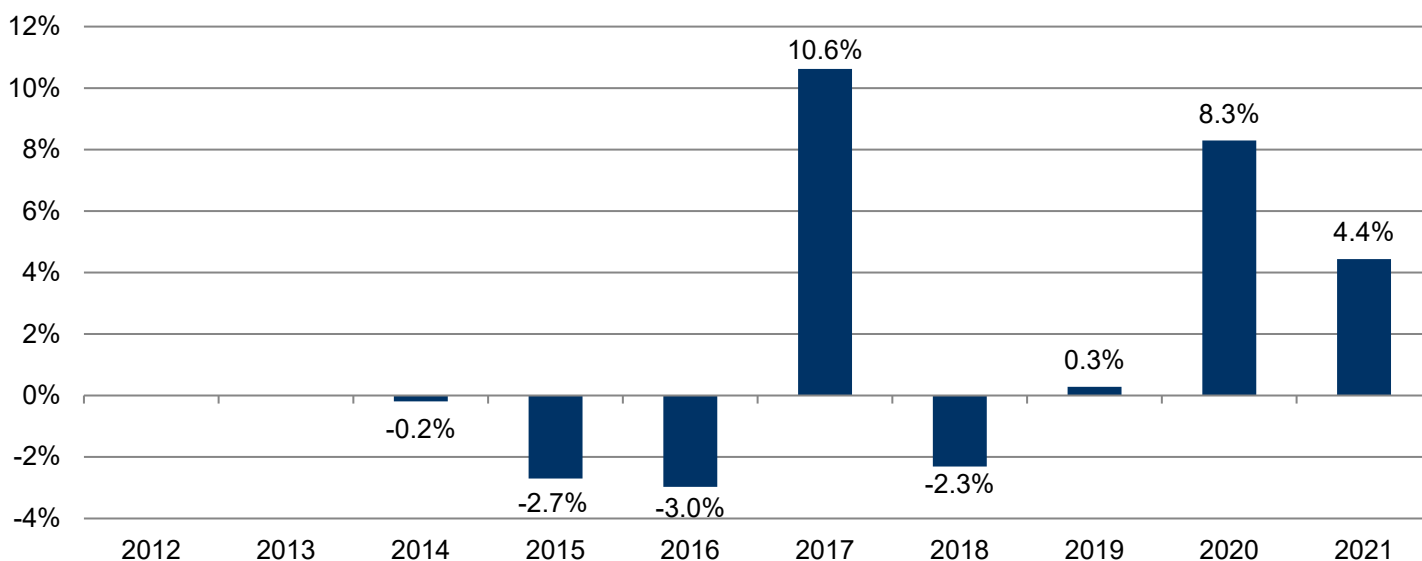
高通脹率可蠶食任何貨幣收益。通脹風險指金錢價值下降所造成資產價值的損失。通脹可削弱本附屬基金投資收入的購買力以及投資的內含價值。不同貨幣須承受不同程度的通脹風險。

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Derivatives Risk 衍生工具風險

- Risks associated with financial derivative instruments include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of a financial derivative instrument can result in a loss significantly greater than the amount invested in the financial derivative instrument by the Sub-Fund. Exposure to financial derivative instruments may lead to a high risk of significant loss by the Sub-Fund.
與金融衍生工具有關的風險包括交易對手風險／信貸風險、流通性風險、估值風險、波幅風險及場外交易市場交易風險。金融衍生工具的槓桿元素／成份可導致遠高於本附屬基金投資於金融衍生工具金額的虧損。投資於金融衍生工具可能會導致本附屬基金蒙受重大虧損的高風險。
- The Sub-Fund's use of financial derivative instruments in hedging may become ineffective and/or cause the Sub-Fund to suffer significant losses.
本附屬基金為對沖而運用金融衍生工具的措施可能失效及／或導致本附屬基金蒙受重大虧損。

How has the Sub-Fund performed? 本附屬基金過往表現如何？



- Unit Class 單位類別*：Ordinary Class (HKD) 普通單位（港元）
- 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. 附屬基金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 Unit Class increased or decreased in value during the calendar year being shown. 上述數據顯示單位類別總值在有關曆年內的升跌幅度。
- Performance data has been calculated in HKD including ongoing charges and excluding subscription fee and redemption fee you might have to pay. 業績表現以港元計算，當中反映出附屬基金的持續支付收費，但不包括附屬基金可能向閣下收取的認購費及贖回費。
- Where no past performance is shown there was insufficient data available in that year to provide performance. 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- Sub-Fund inception date 附屬基金成立日期：2013
- Unit Class inception date 單位類別成立日期：2013

* Representative unit class – Retail unit class of the Sub-Fund with the longest track record. Prior to 26 February 2021, the representative unit class was Ordinary Class (RMB). The representative unit class was changed to Ordinary Class (HKD) as the old representative unit class is currently not offered to the public in Hong Kong.

* 代表單位類別－附屬基金表現記錄最長的零售類單位。在 2021 年 2 月 26 日之前，代表單位類別為普通單位（人民幣）。代表單位類別已改變為普通單位（港元），因為舊代表單位類別現時並無在香港公開發售。

Is there any guarantee? 本附屬基金有否提供保證？

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.
本附屬基金並不提供任何保證。閣下未必能取回本金。

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What are the fees and charges? 投資本附屬基金涉及哪些費用及收費?

Charges which may be payable by you 閣下或須繳付的收費

You may have to pay the following fees when dealing in the units of the Sub-Fund.
閣下就本附屬基金單位作出的交易或須繳付以下費用。

Fee 費用	What you pay 金額
Subscription fee (Initial Charge) 認購費 (首次費用)	Up to 5% of the relevant unit issue price 最高達有關單位發行價格的5%
Switching fee (Conversion Fee) 轉換費	Up to 5% of the relevant unit issue price (No Conversion Fee is currently levied) 最高達有關單位發行價格的5% (目前並無收取轉換費)
Redemption fee (Realisation Charge) 贖回費 (變現費用)	Up to 2% of unit realisation price (No Realisation Charge is currently levied) 最高達單位變現價格的2% (目前並無收取變現費用)

Ongoing fees payable by the Sub-Fund 附屬基金持續繳付的費用

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.
以下收費將從附屬基金總值中扣除，閣下的投資回報將會因而減少。

	Annual Rate 年率 (as a % of the fund's value 佔基金總值百分比)
Management fee 管理費 The Sub-Fund pays a management fee to the Manager 本附屬基金向基金經理支付的管理費	Ordinary Class (HKD) 普通單位 (港元) 0.25%* Administration Class (HKD) 行政單位 (港元) 0.25%*
Trustee fee 受託人費用 The Sub-Fund pays a trustee fee to the Trustee 本附屬基金向受託人支付受託人費用	Up to 最高0.07% [^] *
Performance fee 業績表現費 The Sub-Fund pays a performance fee to the Manager 本附屬基金向基金經理支付的業績表現費	N.A. / 不適用
Administration fee 行政費 The Sub-Fund pays an administration fee to the fund administrator 本附屬基金向行政管理人支付的行政費	Ordinary Class 普通單位 (港元) N.A. / 不適用 Administration Class (HKD) 行政單位 (港元) 0.45%*

* The current fees may be increased to their respective specified permitted maximum levels only with at least 1 month's prior notice (or any other period of notice as permitted by applicable laws and regulatory requirements or required by relevant regulators) to relevant unitholders and the Manager or the Trustee, as the case may be.

* 所有現行費用，可在向有關單位持有人及管理人或受託人（視乎情況而定）發出最少一個月的事先通知（或適用法律及監管規定所容許或有關監管機構所規定的任何其他通知期）後，增至其各自指定容許的最高水平。

[^] Subject to a minimum annual trustee fee of US\$8,000 for the Sub-Fund or at such lower amount as may be agreed between the Trustee and the Manager.

[^] 本附屬基金之最低受託人年費為8,000美元（或較低費用如受託人及管理人有另行協議）。

Other fees 其他費用

You may have to pay other fees when dealing in the units of the Sub-Fund.
閣下就本附屬基金作出的交易或須繳付其他費用。

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Additional Information 其他資料

- You generally buy and redeem units at the Sub-Fund's next-determined NAV after the Manager receives your request in good order on or before 5:00 p.m. (Hong Kong time) on each Business Day in Hong Kong being the dealing cut-off time.
在交易截止時間即每個香港營業日香港時間下午5時（即交易截止時間）或之前經管理人收妥的認購及贖回要求，一般按隨後釐定的單位價格執行。
- The NAV of this Sub-Fund is calculated and the unit prices of each class of units of the Sub-Fund are published each Valuation Day. They are available online at hk.allianzgi.com.
本附屬基金在每一估值日計算資產淨值及公佈每一類別單位的價格。詳情請瀏覽網站hk.allianzgi.com。
- Investors please note different authorized distributors may impose different dealing deadlines for receiving instructions for subscriptions, redemptions or conversion. Investors should pay attention to the arrangements of the authorized distributors concerned.
投資者應注意個別認可分銷商於接受認購、贖回或轉換時或會採用不同的交易期限。投資者應留意個別認可分銷商的安排。
- Investors may obtain the past performance information of other unit classes offered to Hong Kong investors from the website: hk.allianzgi.com.
投資者亦可從此瀏覽網站hk.allianzgi.com獲得提供給香港投資者的其他單位類別的過往表現。

Important 重要提示

If you are in doubt, you should seek professional advice.
閣下如有疑問，應徵詢專業意見。

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