

## Customer Need to Know

### A. Product Subscription Process

Your Relationship Manager will offer you the opportunity to complete a Risk Profiling Questionnaire the first time you are considering subscribing investment product(s). This tool will help you decide what general level of investment risk you are happy to accept. As your risk appetite can change over time and indeed you may have different risk appetites depending on the purpose of the investment, we will offer you this opportunity at least every 12 months. In case of any change to the circumstances (such as your age, financial status, investment experience, investment objectives, return expectation, risk preference, liquidity needs, risk awareness, tolerance for potential loss and etc.) which might change your risk tolerance level, you may and shall ask for taking a new Risk Profiling Questionnaire. Your Relationship Manager will introduce the suitable products for your consideration according to your risk tolerance level, age, financial goal, product knowledge & investment experience, investment tenor preference, capital protection preference and other circumstances.

Your risk tolerance level will be assessed and determined by the Risk Profiling Questionnaire taken by you immediately before your subscription of any investment product(s). Please consider the latest assessment result and select product(s) matching your risk tolerance level. In case of risk mismatching resulted from change of your risk tolerance level or adjustment of product risk rating during the product holding period, where redemption/early redemption/switching (if applicable) is provided according to the product documents, you may choose to redeem / early redeem / switch (if applicable) your investment based on your own circumstances. You will bear any loss and/or costs (if applicable) resulted from or in connection with redemption/ early redemption / switching in such scenario. Where redemption / early redemption / switching (if applicable) is not allowed under the product documents, you are unable to redeem / early redeem / switch your investment on the ground of risk mismatching. Therefore, please pay attention to redemption / early redemption / switching terms and carefully take into consideration of any limitations before you make an investment decision. Different products have different features and risks and the Bank will undertake reasonable efforts to perform appropriate diligence on the products we sell. Please read the relevant product documents carefully and pay full attention to the risk disclosure made by the bank during the sales process before making your investment decision. If you have any questions, please stop the process and speak to your relationship manager.

#### (Sub-branch Channel)

- Your Relationship Manager will introduce products to you having considered their possible suitability for your personal circumstances.
- If you fall into the Potential Vulnerable Customer category defined by the Bank, we suggest you shall bring a companion (your relative or friend) and complete the Companion Arrangement Form. If you as the Potential Vulnerable Customer do not want to have a companion, we do respect your decision but please complete the “Refuse Companion Offer” part in the Companion Arrangement Form.

- Your Relationship Manager will provide information which will explain the product features and disclose all relevant information including product structure, features, risks, charges, fees and other relevant product information. **To protect your rights and interests, please read carefully all product related documents, including but not limited to Product Description Pack, Product Subscription Document, and ensure that subscription payment is from your own fund.**
- After you make the product subscription decision, your Relationship Manager will assist you to complete subscription process such as the filling of application forms.

**(Digital Channel\*)**

\* (Individual Client Only) Applicable to transactions via digital channel, i.e. online banking, mobile banking and Wechat Service Account.

- **In order to protect your rights and interests, please read carefully all product related documents and information before subscribing any products through digital channel and ensure that you fully understand product structure, features, risks, charges, fees and any other relevant product information. You should also ensure that subscription payment is from your own fund.**
- **After you have decided to subscribe for a certain product, please complete the subscription process on your own through digital channel. If you have any questions or concerns about the product or pertinent documents during the process, you should stop the subscription process immediately and visit our sub-branch personally to ask for help from Bank's authorized sales staff.**

**(In-branch/Remote Shopping Cart\*)**

\* (Individual Client Only) Applicable to transactions via in-branch/remote shopping cart.

- Your Relationship Manager will introduce products to you having considered their possible suitability for your personal circumstances.
- Your Relationship Manager will provide information which will explain the product features and disclose all relevant information including product structure, features, risks, charges, fees and other relevant product information and add the product you would like to invest into your shopping cart. To complete the investment process, you should log in to your mobile banking, read and confirm all product related information and documents, and complete the subscription process.
- **If you have any questions or concerns about the product or pertinent documents during the process, you should stop the subscription process immediately and visit our sub-branch personally to ask for help from Bank's authorized sales staff.**
- **To protect your rights and interests, please read carefully all product related documents, including but not limited to Product Description Pack, Product Subscription Document, and ensure that subscription payment is from your own fund.**

**(Phone Banking Platform\*)**

\* (Individual Client Only) Applicable to Global Private Banking Client.

- **In order to protect your rights and interests, please read carefully all product related**

**documents and information sent to you by email (Via the email address you provided to Bank) before subscribing any products and ensure that you fully understand product structure, features, risks, charges, fees and any other relevant product information. You should also ensure that subscription payment is from your own fund.**

- **After you have decided to subscribe for a certain product, please complete the subscription process on your own via phone banking platform. If you have any questions or concerns about the product or pertinent documents during the process, you should stop the subscription process immediately and ask for help from Bank’s authorized sales staff.**

Regarding your legal, taxation and estate planning questions, HSBC encourages you to seek advice from a qualified professional.

Please note we do not provide investment management service or investment monitoring service. You can find the product performance report via channels stated in Section C of this document “Information Disclosure” or ask your Relationship Manager to review the products and products portfolio (if any) held by you.

Please note that the Bank will review product risk rating from time to time. For any adjustments in risk rating of product(s) held by you, we will notify you by sending SMS message to your mobile phone number registered with us. In case you have not registered a valid number, a written notification will be sent to your registered mailing address. You shall make sure that the mobile phone number and mailing address registered with us are most updated and valid. Please note, if you fail to notify us in a timely manner any changes to your mobile phone number or mailing address, or to check such SMS message or notification, you may not be informed of the latest product risk rating. In such scenario, you shall undertake any and all losses and consequences resulted from your failure to abide by the above requirements including but not limited to all losses and consequences due to any limitation to redeem/early redeem/switch your investment at a preferred time. Meanwhile, we may send out notifications on adjustment of product risk rating via one or more of the following channels, i) Personal Internet Banking, ii) Mobile Banking or iii) Wechat Service Account. In order to receive the notification on time, you are recommended to apply for and use these channels whichever best meets your needs. You can also visit our official website [[www.hsbc.com.cn](http://www.hsbc.com.cn)] for latest risk rating of all products on sale or those sold yet to be matured.

## **B. Customer Risk Tolerance Assessment**

- Assessment Process

Your Relationship Manager will offer you the opportunity to complete a Risk Profiling Questionnaire the first time you are considering subscribing investment product(s), which will help you to know your general attitude to risk. As your risk appetite may change from time to time, we will offer you the opportunity to reassess your risk tolerance level before you make

another investment if the last Risk Profiling Questionnaire was taken 12 months ago. **In case of any change to the circumstances (such as your age, financial status, investment experience, investment objectives, return expectation, risk preference, liquidity needs, risk awareness, tolerance for potential loss and etc.) which might change your risk tolerance level, you may and shall ask for taking a new Risk Profiling Questionnaire.**

Please read the risk tolerance descriptions below for your reference.

Your Risk Tolerance Level	Risk Level of Investment / Insurance Product Suitable for Consideration	Descriptions
0 - Conservative	Product Risk Rating Level 0	<ul style="list-style-type: none"> <li>• You generally do not want to take any investment risk, since you can accept no investment loss.</li> <li>• Financial products with an investment element are not suitable for you.</li> <li>• Products that are potentially suitable for you are likely to produce returns that are based on prevailing interest rates which may or may not keep pace with inflation.</li> </ul>
1 - Cautious	Product Risk Rating Level 0 - 1	<ul style="list-style-type: none"> <li>• You are generally comfortable with achieving minimal level of return potential on your investment coupled with minimal risks.</li> <li>• Capital values of products that are potentially suitable for you may fluctuate. In normal market conditions fluctuation is expected to be minimal (although this is not guaranteed), and you are comfortable with this level of fluctuation.</li> <li>• Investment or insurance products with risk rating 1 or below are likely to be suitable for you.</li> </ul>
2 - Stable	Product Risk Rating Level 0 - 2	<ul style="list-style-type: none"> <li>• You are generally comfortable with achieving a low level of return potential on your investment coupled with a low level of risk.</li> <li>• Capital values of products that are potentially suitable for you can fluctuate and may fall below your original investment. In normal market conditions fluctuation is expected to be low (although this is not guaranteed), and you are comfortable with this level of fluctuation.</li> <li>• Investment or insurance products with risk rating 2 or below are likely to be suitable for you.</li> </ul>

<p>3 - Balanced</p>	<p>Product Risk Rating Level 0 - 3</p>	<ul style="list-style-type: none"> <li>• You are generally comfortable with achieving a moderate level of return potential on your investment coupled with a moderate level of risk.</li> <li>• Capital values can fluctuate and may fall below your original investment. Fluctuation is expected to be higher than products that are suitable for investors in lower risk tolerance categories, but not as much as for higher risk tolerance categories.</li> <li>• Investment or insurance products with risk rating 3 or below are likely to be suitable for you.</li> </ul>
<p>4 - Adventurous</p>	<p>Product Risk Rating Level 0 - 4</p>	<ul style="list-style-type: none"> <li>• You are generally comfortable with achieving a high level of return potential on your investment coupled with high level of risk.</li> <li>• Capital values can fluctuate significantly and may fall quite substantially below your original investment. You understand the risk/reward equation, and are comfortable with this level of fluctuation and potential principal loss.</li> <li>• Investment or insurance products with risk rating 4 or below are likely to be suitable for you.</li> </ul>
<p>5 - Speculative</p>	<p>Product Risk Rating Level 0 - 5</p>	<ul style="list-style-type: none"> <li>• You are generally comfortable with maximizing your return potential on investment coupled with maximized risk.</li> <li>• Capital values can fluctuate widely and may fall substantially below your original investment. You understand the risk/reward equation, and are comfortable with this level of fluctuation and potentially substantial principal loss.</li> <li>• Investment or insurance products with risk rating 5 or below are likely to be suitable for you.</li> </ul>

**Product Risk Rating Level:**

0 – No Investment Risk, 1 – Low, 2 – Low to Medium, 3 – Medium, 4 –High, 5 – Very High

Please note that when you choose products, you should consider not only your risk tolerance level, but also your age, financial goal, product knowledge & investment experience, liquidity risk appetite, emergency fund holding conditions, investment tenor preference, capital protection preference and other circumstance(s).

**C. Information Disclosure**

The Bank will disclose product and trade related information via channels including but not

limited to various types of product advices, composite statement, and website of the Bank [[www.hsbc.com.cn](http://www.hsbc.com.cn)]. You may also contact your Relationship Officer/Manager or call the Bank Hotline 95366. If you have registered the Personal Internet Banking, you may log on the Personal Internet Banking to inquire related information.

For detailed product information disclosure, please refer to 'Information Disclosure' section in relevant product description/subscription package.

#### **D. Contact Information for Inquiry/Feedback/Complaint**

Should you have any queries to the service/product provided, please call the Bank Hotline 95366.

Should you have any comment/complaint on the service/product we provided, please call the Bank Hotline 95366 or visit HSBC China official website [www.hsbc.com.cn](http://www.hsbc.com.cn) to find other complaint channels. HSBC will professionally handle your comment/complaint according to a standard handling process. Customer comment/complaint will be acknowledged within 2 business days, and will be handled within 15 calendar days in principle. If any extension is needed, you will be notified by our complaint handling representative, and this period will not exceed 60 calendar days.

#### **E. Disclosure on Bank Income**

We may receive monetary benefits from third parties in connection with the origination and/or sale of the above investment products to you. The amounts which we may receive are determined based on a pre-defined set of criteria and variables often specific to a particular product or class of products.

#### **F. Revisions/updating**

We may need to revise or update this Customer Need to Know from time to time for fulfillment of regulatory requirements, or business needs or any other reasonable causes. We will notify you of the revised or updated version by simple or multiple channel(s) including mail, SMS message, Wechat (including Wechat Service Account), mobile banking, personal internet banking, email, posting at official website and other methods as deemed fit by us. Please refer to the latest revised or updated version so notified as the version that applies to you in terms of Customer Need to Know information.

# **Overseas Investment Plan- Offshore Fund**

## **Product Subscription Document**

### **Important Note:**

**Please carefully read all the documents, terms and conditions applicable to this product, i.e., Overseas Investment Plan – Offshore Fund (“Product” or “Investment Plan”), especially those bolded terms and conditions. If you have any query or doubt, please timely request explanation from the authorized sales staff of HSBC Bank (China) Company Limited (“The Bank” or “HSBC”). If you are reading and acknowledging those terms and conditions on your own via online channel and have any query or doubt, please immediately stop such process and visit the Bank’s premises personally to request explanation from the Bank’s authorized sales staff.**

I. The Investment Plan is an open-end and publicly offered investment product, which is non-capital protected with floating return. Neither capital nor return is guaranteed. You may suffer substantial loss of capital. In the worst scenario, your redemption proceeds at the time of redemption could even be zero, i.e. you may lose all the capital. You should fully understand the investment risk and act prudently in making the investment decision. The Investment Plan has significant difference from traditional deposits, and involves investment risk.

II. Your Risk Tolerance Level shall be **no lower** than the Product Risk Level of the specific Investment Plan investing a selected offshore fund. Please refer to “Suitable Customer of Investment Plan” in Part I of this <Product Subscription Document> and the relevant <Offshore Fund Basic Information> for detailed conditions on customer suitability.

III. Key Risk Disclosure (The risks stated below are only part of the risks of this Investment Plan. Please carefully read Part V "Risk Disclosure" to ensure you understand the risk factors of the Investment Plan in detail.)

- **Return Risk:** Return of the Investment Plan is not guaranteed or promised by the Bank, the Investment Plan does not guarantee a return higher than other investment or deposit product. **The return of the Investment Plan may be zero.**
- **Principal Risk:** **The Investment Plan is non-capital protected. Investor may suffer capital loss upon redemption. The redemption amount could even be zero, i.e. losing all the capital.**
- **Credit Risk:** The investors of the Investment Plan should bear the credit risks of the Bank, the Offshore Fund Management Company, the Offshore Fund Investment Advisor, the Custodian Bank, the Overseas Custodian Bank and the transaction counterparties under the offshore fund.
- **Offshore Fund risk:** All risks of directly investing in offshore fund would be reflected and included

directly in the investment in the Investment Plan. These risks include but are not limited to interest rate risk, market volatility risk, stock market risk, counterparty risk, derivatives risk, liquidity risk, credit risk of bonds, imperfection risk of offshore fund strategy analysis or implementation, risk of possible difficulty to value certain securities or difficulties to sell certain securities at favorable time or favorable price, transaction risk of investing in options, futures, swaps and other over the counter derivatives, emerging markets investment risk, investment concentration risk etc.

- **Liquidity Risk:** Investors are not allowed to transfer or resell the Investment Plan to anyone else. If the offshore fund management company rejects the Bank's request to redeem offshore fund based on "Market Timing" or "Excessive Trading" behaviors, the Bank will reject investors' request to redeem the relevant Investment Plan units held by them accordingly. In the event of occurrence of Offshore Fund Redemption Delay Event or Offshore Fund Transaction Suspension Event, investor's redemption request in respect of this Investment Plan will be affected as well. All these factors would affect the liquidity of the investors' investment.

**Foreign Exchange Risk:** If the investment currency under the Investment Plan is CNY and the offshore fund which the Bank will invest under the Investment Plan is denominated in foreign currency, initially the CNY funds collected under the Investment Plan need to be converted into foreign currency in order for the Bank to subscribe offshore fund in foreign currency. When the Investment Plan is redeemed, the redemption proceeds (if any) will also be denominated in foreign currency and such foreign currency proceeds will be converted back to CNY for payment to investors. If investment currency of the Investment Plan is the offshore fund denomination currency, which is not your base currency and you choose to convert other currency into the denomination currency of the offshore fund for the purpose of subscribing the Investment Plan and/or you need to convert the redemption proceeds (if any) back to your base currency, your actual investment return could be affected negatively or positively due to exchange rate fluctuations. Investors need to pay attention to foreign exchange risk of the Investment Plan. Exchange rate fluctuation would result in negative or positive impact. In the worst scenario, investor may obtain no return and lose all the capital because of exchange rate fluctuation.

- **Risk on Currency Hedging:** QDII products with the purpose of hedging FX risk derived from the exchange rate between the fund's denominated currency and the base currency, are labelled as 'hedged'. Investors should note that the FX risk is not fully hedged under certain market conditions, and product may involve FX risks other than denomination currency, and risks associated with hedging instrument.

#### IV. Important Note

**Please note the Bank is solely responsible for the Product Subscription Document. Offshore fund Management Company is not responsible for ensuring the legality or suitability of the Investment Plan. Investor doesn't have any right or interest under the offshore fund.**

The issuance of this document and details contained, which are not for public circulation, does not constitute an offer or solicitation for, or advice that you should enter into, the purchase or sale of the product described herein or any other product or service. **Prior to entering into a transaction, you should conduct such investigation and analysis regarding the product described herein and consult with your own legal, regulatory, tax, financial and accounting advisors to the extent you consider it necessary, to enable you to understand and recognize fully the product nature, the legal, financial, tax and other risks**



arising in respect of such product and the purchase, holding and sale thereof, and make your own investment, and trading decisions (including decisions regarding the suitability of this Product) based upon your own judgment, risk tolerance level, investment experience, investment objective, investment need and advice from those advisers you consider necessary. In transactions of the Product described herein, neither the Bank nor any of its affiliates act as your financial advisor or trustee.

**The Bank makes no representation or warranty on any information contained herein which is sourced from third parties. No liability is accepted whatsoever for any direct, indirect or consequential loss arising from the use of this document or the distribution of which may be restricted by law in certain jurisdictions.** The information contained herein is confidential to the addressee hereof and may not be reproduced or otherwise disseminated (except to your professional advisers for the purposes of advising you hereon). The Bank, its affiliates and/or individuals associated therewith may hold, purchase/sell (or may liquidate) from time to time positions in the Product(s), security or securities and/or underlying asset(s) (including derivatives thereof) referred to herein, or in any other asset, which may directly or indirectly affect the return to you under the Product(s) described herein.

If you have any feedback or complaints to our service, please call 95366 in Mainland China or dial the country code of mainland China +86 (21) if you are calling from overseas. The Bank will deal with customer feedback and complaints according to the Bank's procedures, all the complaints will be handled in a professional manner. If you wish to find recourse outside HSBC, you may contact related authorities or other independent organizations.

**V. If you purchase this Investment Plan, you should constantly check the performance and information disclosure of the Investment Plan to obtain the relevant information in time. Please ensure your mailing address and other contact information maintained with the Bank are valid, and please inform the Bank of any change to such contact information timely to ensure you could successfully receive all the information and notification to be provided and sent by the Bank. If your mailing address and/or other contact information maintained with the Bank is incorrect, invalid or not up to date, which results in your failure to receive any information or notification provided and sent by the Bank timely, the loss and adverse consequence thereof will be borne by yourself.**

This Product Subscription Document (or “Product Subscription Package”) consists of below parts:

Part I. Product Overview, Terms and Conditions (general introduction of the Product, the terms and conditions applicable to the Product)

Part II. Investments Targets (introduction of investment targets under the Investment Plan)

Part III. Scenario Analysis (illustration of investment results under different scenarios)

Part IV. Information Disclosure

Part V. Risk Disclosure (disclosure of risks which need to be understood upon subscription of the Product)

**Part I. Product Overview, Terms and Conditions**

**The Overseas Investment Plan - Offshore Fund Product Subscription Document (“Product Subscription Document”) should be read together with the following documents.**

- General Terms and Conditions (for Personal Account Holders) (the "General Terms and Conditions")
- The Master Agreement of QDII Comprehensive Wealth Management Services (“Master Agreement”)

In respect of the Investment Plan described in this Product Subscription Document, this Product Subscription Document together with the above documents, the Subscription Confirmation Advice, and any other terms and conditions (if any) as agreed between you and the Bank from time to time constitute a completed contract of this Investment Plan. In case of any conflict or inconsistency among this Product Subscription Document and the above listed documents, only as far as such conflict or inconsistency is concerned, the Subscription Confirmation Advice prevails over this Product Subscription Document, the Product Subscription Document prevails over the Master Agreement, and the Master Agreement prevails over the General Terms and Conditions.

Product Name	<p>HSBC Overseas Investment Plan – Offshore Fund</p> <p>This is an open-end type of Overseas Investment Plan offered to you by the Bank, under which, the Bank makes several offshore funds (“Fund”) available for selection by investors. Based on investor’s application and selection, the Bank will invest the funds received from investors under the Investment Plan into the corresponding offshore fund(s) in the name of the Bank.</p> <p>For the list of offshore funds available under the Investment Plan, please refer to Part II “Investment Targets”.</p>
Investment Plan Issuer	<p>HSBC Bank (China) Company Limited is the issuer of this Investment Plan. As a party to the contract between investor and the Bank in respect of the Investment Plan, HSBC Bank (China) Company Limited enjoys the rights and is responsible for performance of the obligations under the terms and conditions applicable to the Investment Plan.</p> <p>HSBC Bank (China) Company Limited is incorporated in the People’s Republic of China and is a wholly owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited. The commercial banking business of HSBC Bank (China) Company Limited is licensed and regulated by China Banking and Insurance Regulatory Commission.</p>

	Address: HSBC Building, Shanghai ifc, 8 Century Avenue, Pudong, Shanghai Phone: (8621) 38883888
Suitable Customer of Investment Plan	The Investment Plan is suitable for investor who satisfies all the following conditions: (1) the investor has the knowledge and/or experience of Funds; (2) the investor agrees to take related terms and investment risks of this Investment Plan; and (3) in relation to any offshore fund under this Investment Plan, the investor's risk tolerance level must not be lower than the level as provided in the applicable <Offshore Fund Basic Information>.
Issuance Object of the Investment Plan	Unless otherwise provided in the relevant <Offshore Fund Basic Information>, each and all of the Investment Plans investing in a specific offshore fund is issued to HSBC Personal, Premier and Global Private Banking customers.
Investment & Return Currency:	CNY, HKD, USD, EUR, AUD, CAD. Please refer to Part II" Investment Targets".
Product Type and Investment Objective	The Investment Plan is an open-end and publicly offered investment product which is non-capital protected with floating return. The objective of the Investment Plan is to provide investors with the opportunities to participate in global market and to diversify risks through investment in offshore fund.
Relevant Offshore Funds	One or more particular offshore funds selected by investor at his/her sole discretion at the time of subscription of this Investment Plan from those made available by the Bank for selection, in which the subscription amount will be invested by the Bank.
Product Risk Level	The Risk Level is determined by the Bank primarily based on the investment scope, investment asset, investment ratio, tenor, cost, return estimation, past performance and operation risks of the Investment Plan, as well as the quantitative factors (including historical volatility) and the qualitative factors (including investment strategy, risk factors) of the corresponding offshore fund under the Investment Plan. For risk level of each and all the Investment Plans investing in a specific offshore fund made available to you for your selection and customers suitable for subscribing this Investment Plan investing in a specific offshore fund, please refer to <Offshore Fund Basic Information>. Please note that the Risk Level may be adjusted by virtue of change(s) of the above risk factors. The volatility of offshore fund's price/unit NAV represents the uncertainty of the fund return, but does not represent the actual gain or loss of the offshore fund (no matter historical or future). Please check through [www.hsbc.com.cn] for the latest risk level.
Custodian Bank of the Investment Assets	Custodian Bank: Industrial and Commercial Bank of China Limited Founded in 1984, transformed into a company limited by shares in 2005 Registration Address: No 55, FuXingMenNei Street, Xicheng District, Beijing, China Phone:(8610) 6610 6720  Overseas Custodian Bank: Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)"), whose predecessor was Union Bank established in 1964. ICBC successfully acquired Union Bank comprehensively on July 2000. Registration Address: 3 Garden Road, Central, Hong Kong

	<p>Phone: (852) 3510 8268</p> <p><b>The Bank has the right (subject to any applicable regulatory requirement about the qualification of custodian bank) to appoint and/or replace custodian bank from time to time without the need to obtain the consent from investor or to notify investor in advance. Custodian bank may (subject to any applicable regulatory requirement about the qualification of oversea custodian bank) appoint and/or replace oversea custodian bank from time to time without the need to get consent from investor or to notify investor in advance. The Bank will notify investor in writing of any replacement of custodian bank and/or oversea custodian bank as soon as possible.</b></p>
Main Responsibilities of the Custodian Banks	To safely keep the assets used for overseas investment, and to keep the foreign exchange funds deposited by the company for overseas use; Handle the company's fund deposit, remittance, import, exchange, foreign exchange collection and payment, and fund exchange, etc.
Tenor of Investment Plan	No maturity date is assigned to the offshore funds under the Investment Plan, so no tenor has been set for the Investment Plan accordingly.
Investor's Application for Subscription of the Investment Plan (prior to the Establishment of a Particular Offshore Fund)	<p>Investors may apply for the subscription (whether initial or additional subscription) of this Investment Plan and go through the subscription procedures (including without limitation reading and signing various documents required for the subscription) by <b>coming to the Bank's premises personally, Live Sign, the Bank's Online Trading Platform or In-branch/Remote Shopping Cart</b> on each Business Day before the Expiry Date for Subscription of the Investment Plan investing in a particular offshore fund(<b>the "Cut-off Time", please refer to the relevant &lt;Offshore Fund Basic Information&gt;for details</b>).Subscription applications received by the Bank prior to <b>the Cut-off Time</b> will be deemed as being accepted by the Bank as successful subscriptions on the Subscription Trade Date (being the date when the relevant offshore fund is duly established, <b>please refer to the relevant &lt;Offshore Fund Basic Information&gt; for details</b>), provided always that the relevant Offshore Fund Management Company has accepted the Bank's request to subscribe the relevant offshore fund.</p> <p>Online or In-branch/Remote Shopping Cart subscription application could not be made during closing period of the Bank's Online Trading Platform.</p> <p><b>The Bank reserves the right, in its sole discretion, either not to accept any funds received or to accept only part of such funds, as the subscription for an Investment Plan.</b></p> <p><b>Offshore Fund Management Company may reject the Bank's request for subscription of the relevant offshore funds due to some reasons (e.g. the total amount raised during the initial offering period is lower than the expected amount specified in such offshore funds' prospectus, or the Offshore Fund Management Company is of the opinion that it is not in the commercial interest of investors or not feasible, as a result of adverse market conditions or otherwise, to proceed with the offshore funds),</b></p>

	<p>therefore the <b>Bank cannot guarantee that the relevant offshore fund management company will certainly accept the Bank’s request to subscribe the relevant offshore funds. In case of the Bank’s request being rejected, the investor’s application to subscribe the Investment Plan units will be rejected by the Bank accordingly.</b></p> <p>Once a subscription application is submitted to the Bank, the subscription amount of the Investment Plan will be frozen in investor’s designated account, which may not be withdrawn unless otherwise provided in this Product Subscription Document. If the Bank does not accept the related subscription application, the Bank will to the extent practicable notify investor in writing within 3 working days. Application form submitted by investor for the purpose of subscribing the Investment Plan will not be returned to investor. Any funds received but not accepted as the subscription funds of the Investment Plan and the interest (if any) accrued thereon will be retained in investor’s designated account, and the freezing of the funds in the designated account will be released by the Bank.</p>					
<p>Investor’s Application for Subscription of the Investment Plan</p>	<p><b>Investors may apply for the subscription through the following channels: visiting the Bank’s premises, Live Sign, Online Trading Platform or In-branch/Remote Shopping Cart.</b></p> <table border="1" data-bbox="343 943 1348 2016"> <thead> <tr> <th data-bbox="343 943 842 1066"> <b>For transaction made by visiting the Bank’s premises or Live Sign</b> </th> <th data-bbox="842 943 1348 1066"> <b>For transaction through Online Trading Platform or In-branch/Remote Shopping Cart</b> </th> </tr> </thead> <tbody> <tr> <td data-bbox="343 1066 842 2016"> <p>Unless there are additional provisions on the subscription start date of the Investment Plan in the &lt;Offshore Fund Basic Information&gt;, investors may apply for the subscription (whether initial or additional subscription) of this Investment Plan and go through the subscription procedures (including without limitation reading and signing various documents required for the subscription) <b>by coming to the Bank’s premises personally or Live Sign before 15:00 Beijing Time on each Business Day (“Subscription Trade Date”)</b>. Subscription applications received by the Bank <b>prior to 15:00 the cut-off time</b> of a Subscription Trade Date of this Investment Plan will be deemed as being received by the Bank on that Subscription Trade Date.</p> </td> <td data-bbox="842 1066 1348 2016"> <p>Unless there are additional provisions on the subscription start date of the Investment Plan in the &lt;Offshore Fund Basic Information&gt;, investors may apply for the subscription (whether initial or additional subscription) of this Investment Plan and <b>go through the subscription procedures</b> (including without limitation reading and signing various documents required for the subscription) <b>via the Bank’s Online Trading Platform or In-branch/Remote Shopping Cart before 15:00 Beijing Time on each Business Day (“Subscription Trade Date”)</b>. The cut-off time for online subscription is 15:00 Beijing time on each Business Day. Investors may also apply online for the subscription and go through the subscription procedures online at or after 15:00 Beijing time on any Business Day, or apply online on a non-Business Day, <b>but the</b></p> </td> </tr> </tbody> </table>		<b>For transaction made by visiting the Bank’s premises or Live Sign</b>	<b>For transaction through Online Trading Platform or In-branch/Remote Shopping Cart</b>	<p>Unless there are additional provisions on the subscription start date of the Investment Plan in the &lt;Offshore Fund Basic Information&gt;, investors may apply for the subscription (whether initial or additional subscription) of this Investment Plan and go through the subscription procedures (including without limitation reading and signing various documents required for the subscription) <b>by coming to the Bank’s premises personally or Live Sign before 15:00 Beijing Time on each Business Day (“Subscription Trade Date”)</b>. Subscription applications received by the Bank <b>prior to 15:00 the cut-off time</b> of a Subscription Trade Date of this Investment Plan will be deemed as being received by the Bank on that Subscription Trade Date.</p>	<p>Unless there are additional provisions on the subscription start date of the Investment Plan in the &lt;Offshore Fund Basic Information&gt;, investors may apply for the subscription (whether initial or additional subscription) of this Investment Plan and <b>go through the subscription procedures</b> (including without limitation reading and signing various documents required for the subscription) <b>via the Bank’s Online Trading Platform or In-branch/Remote Shopping Cart before 15:00 Beijing Time on each Business Day (“Subscription Trade Date”)</b>. The cut-off time for online subscription is 15:00 Beijing time on each Business Day. Investors may also apply online for the subscription and go through the subscription procedures online at or after 15:00 Beijing time on any Business Day, or apply online on a non-Business Day, <b>but the</b></p>
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<p>Unless there are additional provisions on the subscription start date of the Investment Plan in the &lt;Offshore Fund Basic Information&gt;, investors may apply for the subscription (whether initial or additional subscription) of this Investment Plan and go through the subscription procedures (including without limitation reading and signing various documents required for the subscription) <b>by coming to the Bank’s premises personally or Live Sign before 15:00 Beijing Time on each Business Day (“Subscription Trade Date”)</b>. Subscription applications received by the Bank <b>prior to 15:00 the cut-off time</b> of a Subscription Trade Date of this Investment Plan will be deemed as being received by the Bank on that Subscription Trade Date.</p>	<p>Unless there are additional provisions on the subscription start date of the Investment Plan in the &lt;Offshore Fund Basic Information&gt;, investors may apply for the subscription (whether initial or additional subscription) of this Investment Plan and <b>go through the subscription procedures</b> (including without limitation reading and signing various documents required for the subscription) <b>via the Bank’s Online Trading Platform or In-branch/Remote Shopping Cart before 15:00 Beijing Time on each Business Day (“Subscription Trade Date”)</b>. The cut-off time for online subscription is 15:00 Beijing time on each Business Day. Investors may also apply online for the subscription and go through the subscription procedures online at or after 15:00 Beijing time on any Business Day, or apply online on a non-Business Day, <b>but the</b></p>					

		<p><b>subscription applications received by the Bank at or after 15:00 Beijing Time of a given Business Day will be deemed as received by the daily cut-off time of the following Business Day, and the subscription applications received by the Bank on a non-Business Day will be deemed as received by the daily cut-off time of the first following Business Date.</b></p> <p>The corresponding Subscription Trade Date shall be determined in the same manner. Records at the Bank’s system shall apply in determining the receiving time of the subscription applications. Subscription applications received by the Bank prior to cut-off time of a Subscription Trade Date of this Investment Plan will be deemed as being received by the Bank on that Subscription Trade Date. Online subscription application could not be made during closing period of the Bank’s Online Trading Platform.</p> <p><b>The Bank reserves the right, in its sole discretion, either not to accept any funds received or to accept only part of such funds, as the subscription for an Investment Plan.</b></p> <p><b>Offshore Fund Management Company may reject the Bank’s request for subscription of the relevant offshore funds due to some reasons (e.g. the occurrence of abnormal market conditions or Offshore Fund Transaction Suspension Event), therefore the Bank cannot guarantee that the relevant offshore fund management company will certainly accept the Bank’s request to subscribe the relevant offshore funds. In case of the Bank’s request being rejected, the investor’s application to subscribe the Investment Plan units will be rejected by the Bank accordingly.</b></p> <p><b>The Bank may reject investor’s subscription, redemption or switching application in relation to the relevant Investment Plan due to the fact that the offshore fund management company has rejected the Bank’s request to subscribe, redeem or switch the corresponding offshore fund based on the behavior of “Market Timing” (which means systematical subscription, switching or redemption of offshore funds under the Investment Plan within a short space of time, which seeks to make profit or</b></p>
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	<p>can be reasonably considered as making profit by taking advantage of market timing opportunity and imperfections or deficiencies of the fund net asset value calculation system) or “Excessive Trading” (which means the subscription, switching or redemption of offshore fund under the Investment Plan which, by virtue of the trading frequency or amount, has caused a rise in the offshore fund’s operation cost to such extent as may be deemed as serious enough to be harmful to the interests of other stockholders of the offshore fund, influence the performance of the offshore fund and/or interfere with the asset management of offshore fund).</p> <p>Once a subscription application is submitted to the Bank, the subscription amount of the Investment Plan will be frozen in investor’s designated account, which may not be withdrawn unless otherwise provided in this Product Subscription Document. If the Bank does not accept the related subscription application, the Bank will to the extent practicable notify investor in writing within 3 working days. Application form submitted by investor for the purpose of subscribing the Investment Plan will not be returned to investor. Any funds received but not accepted as the subscription funds of the Investment Plan and the interest (if any) accrued thereon will be retained in investor’s designated account, and the freezing of the funds in the designated account will be released by the Bank.</p>																																								
<p>Minimum Subscription Amount</p>	<p>In relation to any offshore fund in which the Bank will invest upon request by investor under the Investment Plan, the following requirements shall be satisfied by investor for initial subscription and each additional subscription of the Investment Plan corresponding to that offshore fund:</p> <table border="1" data-bbox="341 1146 1385 1749"> <thead> <tr> <th data-bbox="341 1146 501 1317">Investment Currency of Investment Plan</th> <th colspan="3" data-bbox="501 1146 1158 1317">Initial Subscription Minimum Amount (according to different risk level of offshore fund)</th> <th data-bbox="1158 1146 1385 1317">Additional Subscription Minimum Amount</th> </tr> <tr> <th data-bbox="341 1317 501 1442"></th> <th data-bbox="501 1317 721 1442">Offshore Funds with Risk Level 1 or 2</th> <th data-bbox="721 1317 941 1442">Offshore Funds with Risk Level 3 or 4</th> <th data-bbox="941 1317 1158 1442">Offshore Funds with Risk Level 5</th> <th data-bbox="1158 1317 1385 1442"></th> </tr> </thead> <tbody> <tr> <td data-bbox="341 1442 501 1491">CNY</td> <td data-bbox="501 1442 721 1491">CNY 50,000</td> <td data-bbox="721 1442 941 1491">CNY 100,000</td> <td data-bbox="941 1442 1158 1491">CNY 200,000</td> <td data-bbox="1158 1442 1385 1491">CNY 10,000</td> </tr> <tr> <td data-bbox="341 1491 501 1541">USD</td> <td data-bbox="501 1491 721 1541">USD 8,500</td> <td data-bbox="721 1491 941 1541">USD 17,000</td> <td data-bbox="941 1491 1158 1541">USD 34,000</td> <td data-bbox="1158 1491 1385 1541">USD 1,000</td> </tr> <tr> <td data-bbox="341 1541 501 1590">HKD</td> <td data-bbox="501 1541 721 1590">HKD 75,000</td> <td data-bbox="721 1541 941 1590">HKD 150,000</td> <td data-bbox="941 1541 1158 1590">HKD 300,000</td> <td data-bbox="1158 1541 1385 1590">HKD 10,000</td> </tr> <tr> <td data-bbox="341 1590 501 1639">EUR</td> <td data-bbox="501 1590 721 1639">EUR 7,500</td> <td data-bbox="721 1590 941 1639">EUR 15,000</td> <td data-bbox="941 1590 1158 1639">EUR 30,000</td> <td data-bbox="1158 1590 1385 1639">EUR 1,000</td> </tr> <tr> <td data-bbox="341 1639 501 1688">AUD</td> <td data-bbox="501 1639 721 1688">AUD 11,000</td> <td data-bbox="721 1639 941 1688">AUD 22,000</td> <td data-bbox="941 1639 1158 1688">AUD 44,000</td> <td data-bbox="1158 1639 1385 1688">AUD 1,000</td> </tr> <tr> <td data-bbox="341 1688 501 1749">CAD</td> <td data-bbox="501 1688 721 1749">CAD 11,000</td> <td data-bbox="721 1688 941 1749">CAD 22,000</td> <td data-bbox="941 1688 1158 1749">CAD 44,000</td> <td data-bbox="1158 1688 1385 1749">CAD 1,000</td> </tr> </tbody> </table>	Investment Currency of Investment Plan	Initial Subscription Minimum Amount (according to different risk level of offshore fund)			Additional Subscription Minimum Amount		Offshore Funds with Risk Level 1 or 2	Offshore Funds with Risk Level 3 or 4	Offshore Funds with Risk Level 5		CNY	CNY 50,000	CNY 100,000	CNY 200,000	CNY 10,000	USD	USD 8,500	USD 17,000	USD 34,000	USD 1,000	HKD	HKD 75,000	HKD 150,000	HKD 300,000	HKD 10,000	EUR	EUR 7,500	EUR 15,000	EUR 30,000	EUR 1,000	AUD	AUD 11,000	AUD 22,000	AUD 44,000	AUD 1,000	CAD	CAD 11,000	CAD 22,000	CAD 44,000	CAD 1,000
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<p>Subscription Fee Rate</p>	<p>Subscription fee rate of the Investment Plan is decided according to the type of offshore fund in which the Bank will invest upon application by investor under the Investment Plan. The current subscription fee rate charged by the Bank is listed below:</p> <table border="1" data-bbox="341 1877 1414 2011"> <thead> <tr> <th data-bbox="341 1877 1182 1966">Type of offshore fund in which the Bank will invest upon application by investor</th> <th data-bbox="1182 1877 1414 1966">Subscription Fee Rate</th> </tr> </thead> <tbody> <tr> <td data-bbox="341 1966 1182 2011">Equity Fund/Balanced Fund/Futures and Options Fund</td> <td data-bbox="1182 1966 1414 2011">3.00%</td> </tr> </tbody> </table>	Type of offshore fund in which the Bank will invest upon application by investor	Subscription Fee Rate	Equity Fund/Balanced Fund/Futures and Options Fund	3.00%																																				
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	Bond Fund	2.00%
Number of Investment Plan Subscription Units	<p>Subscription fee will be deducted and charged directly by the Bank from the subscription amount when the investor subscribes the Investment Plan. <b>The Bank reserves the right to adjust the subscription fee rate.</b></p> <p>From time to time, the bank may offer fee rate discount based on different conditions or different customers. Please ask your Relationship Manager/Investment Counselor or refer to the announcement on our bank website [www.hsbc.com.cn] for the details.</p> <p>The number of Investment Plan units subscribed by an investor will be calculated and stated against each offshore fund the Bank will invest in under the Investment Plan upon application of the investor.</p> <p>In terms of subscription of the Investment Plan corresponding to any offshore fund, <b>the number of Investment Plan units corresponding to that offshore fund to be acquired by an investor would be roughly calculated through the following formula, provided however that the actual number of Investment Plan units to be acquired by the investor should be subject to the figure shown on the Subscription Confirmation Advice sent by the Bank.</b></p> <p>If the investment currency used by the investor to subscribe the Investment Plan is CNY, and the offshore fund in which the Bank will invest upon investor's application under the Investment Plan is denominated in foreign currency, the following formula applies:  Number of Investment Plan Units = [Investment Plan Subscription Amount in CNY× (1 – Subscription Fee Rate) / Exchange Rate] / Offshore Fund Net Asset Value on Subscription Trade Date*</p> <p>If the investment currency used by the investor to subscribe the Investment Plan is CNY, and the offshore fund in which the Bank will invest upon investor's application under the Investment Plan is denominated in CNY, the following formula applies:  Number of Investment Plan Units = [Investment Plan Subscription Amount in CNY× (1 – Subscription Fee Rate) ] / Offshore Fund Net Asset Value on Subscription Trade Date*</p> <p>If the investment currency used by the investor to subscribe the Investment Plan is foreign currency, the following formula applies:  Number of Investment Plan Units = [Investment Plan Subscription Amount in foreign currency× (1 – Subscription Fee Rate) ] / Offshore Fund Net Asset Value on Subscription Trade Date*</p> <p>* For Offshore Fund Net Asset Value prior to the Establishment of the Offshore Fund, <b>please refer to the “Offshore Fund Net Asset Value on Subscription Trade Date” specified in &lt;Offshore Fund Basic Information&gt;.</b></p>	



	<p>When calculating the number of subscribed Investment Plan Subscription Units corresponding to any offshore fund, the Bank has the right to make reasonable adjustment (such as the adjustment of rounding up numbers of the relevant Investment Plan Subscription Units to two decimal places or the necessary adjustment due to large amount subscription of the relevant offshore fund) to the number of Investment Plan Subscription Units to be acquired by the investor according to the actual status of the Bank's subscription of the relevant offshore fund units. In addition, if in the future any offshore fund management company adjusts the price(s) and/or fee(s) applicable to the Bank's subscription of the relevant offshore fund (e.g. requiring the Bank to pay subscription fee or other reasonable fee arising out of subscription, which leads to the Bank having to subscribe the relevant offshore fund unit at a price higher than the fund's net asset value per unit), the Bank has the right to make reasonable adjustment to the number of Investment Plan Subscription Units accordingly.</p>
Fixing Rate	<p>The "FCY/CNY" exchange rate (expressed as the amount of CNY represented by each foreign currency unit) determined by the Bank in its sole discretion at any time between 15:00 and 16:15 Beijing time. <b>The Bank hereby reminds that, due to the fluctuation of market exchange rate, the exchange rate determined by the Bank at any time between 15:00 and 16:15 Beijing time may not be the best exchange rate during the relevant day or that time period. The exchange rate published by the Bank from time to time through branches and public website ("Exchange Quotation") is for reference only, due to fluctuation of exchange rate, the exchange rate actually applied may be better than or worse than the Exchange Quotation of the relevant time.</b></p>
Exchange Rate	<p>Unless otherwise provided in the &lt;Offshore Fund Basic Information&gt;, the Exchange Rate is the Fixing Rate on Subscription Trade Date / Conversion Date of Investment Plan Redemption Amount</p>
Investment Plan Valuation Principle and Method	<p>The Investment Plan Unit's Net Asset Value (i.e. net asset value or price per unit) equals to the Net Asset Value of the corresponding offshore fund which the Investment Plan invests in.</p> <p>The Bank will publish Net Asset Value of an offshore fund in its denomination currency through its public website upon the Bank's receipt of the same from offshore fund management company.</p> <p><b>In case any offshore fund's Net Asset Value is delayed or suspended to be published, the Bank will accordingly delay or suspend the publishing of the offshore fund's Net Asset Value on its public website and delay or suspend the subscription, redemption or switching of the Investment Plan corresponding to the affected offshore fund. In addition, the relevant offshore fund management company may adjust the offshore fund's Net Asset Value on a particular Business Day under some special circumstances. If such adjustment happens, the offshore fund's Net Asset Value on which investor's subscription, redemption and switching of the Investment Plan on that Business Day is based will be adjusted accordingly.</b></p>
Redemption of the Investment	<p><b>Investors may apply for the redemption through the following channels: visiting the Bank's premises, Online Trading Platform or In-branch/Remote Shopping Cart.</b></p>

<p>Plan Upon Request by Investor</p>	<p><b>For transaction made by visiting the Bank' s premises</b></p>	<p><b>For transaction through Online Trading Platform or In-branch/Remote Shopping Cart</b></p>
	<p><b>On or before 15:00 Beijing Time of each Business Day (“Redemption Trade Date”) after successful subscription of the Investment Plan,</b> investor may apply for redemption of part or all of the Investment Plan units subscribed under the Investment Plan and <b>go through the relevant redemption procedures</b> (including but not limit to reading and signing the various documents required for redemption) <b>by coming to the Bank’s premise in person.</b> Any redemption notification received by the Bank <b>before 15:00 the cut-off time of a Redemption Trade Date</b> will be deemed as being received on the Redemption Trade Date of the Investment Plan.</p>	<p>Investors may apply for redemption of part or all of the Investment Plan units subscribed under the Investment Plan and <b>go through the relevant redemption procedures</b> (including but not limit to reading and accepting the various documents required for redemption) <b>via the Bank’s Online Trading Platform or In-branch/Remote Shopping Cart before 15:00 Beijing time of each Business Day (“Redemption Trade Date”) after successful subscription of the Investment Plan.</b> The cut-off time for online redemption application is 15:00 Beijing time on each Business Day. Investors may also apply online for the redemption and go through the redemption procedures online at or after 15:00 Beijing time on any Business Day, or apply online on a non-Business Day, <b>but the redemption applications received by the Bank at or after 15:00 Beijing Time of the given Business Day will be deemed as received by the daily cut-off time of the following Business Day, and the redemption applications received by the Bank on a non-Business Day will be deemed as received by the daily cut-off time of the first following Business Date.</b> The corresponding Redemption Trade Date shall be determined in the same manner. Records at the Bank’s system shall apply in determining the receiving time of the redemption application. Any redemption notification received by the Bank before the cut-off time of a Redemption Trade Date will be deemed</p>

	as being received on the Redemption Trade Date of the Investment Plan. Online redemption application could not be made during closing period of the Bank's Online Trading Platform.
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In relation to the Investment Plan units corresponding to any offshore fund, the following requirements for minimum redemption amount and minimum remaining amount of the Investment Plan corresponding to the offshore fund should be satisfied:

Investment Currency of the Investment Plan	Denomination Currency of the Offshore Fund	Minimum Redemption Amount	Minimum Remaining Amount After Redemption
CNY	USD	CNY Amount Equivalent to USD 1,000	CNY Amount equivalent to USD 8,500
CNY	HKD	CNY Amount Equivalent to HKD 10,000	CNY Amount equivalent to HKD 75,000
CNY	EUR	CNY Amount Equivalent to EUR 1,000	CNY Amount equivalent to EUR 7,500
CNY	AUD	CNY Amount Equivalent to AUD 1,000	CNY Amount equivalent to AUD 11,000
CNY	CAD	CNY Amount Equivalent to CAD 1,000	CNY Amount equivalent to CAD 11,000
CNY	CNY	CNY 10,000	CNY 50,000
USD	USD	USD 1,000	USD 8,500
HKD	HKD	HKD 10,000	HKD 75,000
EUR	EUR	EUR 1,000	EUR 7,500
AUD	AUD	AUD 1,000	AUD 11,000
CAD	CAD	CAD 1,000	CAD 11,000

On the Redemption Trade Date of the Investment Plan, the Bank will request the relevant offshore fund management company to redeem the related offshore fund units held by the Bank according to the total number of units requested to be redeemed under all redemption notices received or deemed as received by the Bank on the Redemption Trade Date of the Investment Plan.

**Please note that offshore fund management company may reject the Bank's request to redeem the relevant offshore fund unit due to some reasons (e.g. the occurrence of abnormal market conditions or Offshore Fund Redemption Delay Event or Offshore Fund Transaction Suspension Event etc.), therefore it is not guaranteed that offshore fund management company will certainly accept the Bank's request to redeem**

	<p>relevant offshore fund units. In case of the Bank's request being rejected, investors holding the Investment Plan units corresponding to the offshore fund are unable to redeem such Investment Plan units as well.</p> <p>The Bank may reject or delay investor's request to redeem the relevant Investment Plan units due to rejection or delay by offshore fund management company of the Bank's request to redeem offshore fund based on "Market Timing" or "Excessive Trading" behavior. If offshore fund management company delays the processing of the Bank's request to redeem the offshore fund, the Redemption Trade Date under the Investment Plan will be delayed accordingly, unless otherwise agreed by all relevant parties.</p> <p>Subject to the provision of the section "Investment Plan Redemption Amount", if the relevant offshore fund management company accepts the redemption request of the Bank, the Bank will pay the Investment Plan Redemption Amount to the relevant investor(s) after it receives the offshore fund redemption amount from the offshore fund management company. The Bank usually makes the payment to investor within 10 Business Days after receiving redemption notification from investor under the Investment Plan and will send Redemption Confirmation Advice to investor after distribution and payment of the Investment Plan Redemption Amount. <b>Investors are not entitled to get any interest or other payment for any time difference between the Investment Plan Redemption Trade Date and the date (no matter whether or not adjusted according to business day convention) of actual receipt of the Investment Plan Redemption Amount.</b></p> <p>Please note that redemption amount of the Investment Plan will depend on the Net Asset Value of the relevant offshore fund at the time of redemption. The Bank does not guarantee there will be positive increase of the Net Asset Value of the relevant offshore fund upon redemption of the Investment Plan by investors. Investor may suffer capital loss.</p>
<p>Redemption of the Investment Plan by the Bank</p>	<p>In addition to redemption under the section "Redemption of the Investment Plan Upon Request by Investor", the Bank is also entitled (but not obliged) to redeem at its sole discretion part or all of the offshore fund units from part or all of the offshore fund management companies (if it is allowed by the terms and conditions applicable to the relevant offshore fund(s) or otherwise agreed by offshore fund management companies), and to redeem part or all of the Investment Plan units from the relevant investors without prior notice to or consent from investors, when the behavior of offshore fund management companies or change of laws and regulations have affected the legality or compliance of the Investment Plan.</p> <p>The Bank may also redeem part or all of the Investment Plan units held by the relevant investors as a result of the Bank acting on any judicial or administrative order which the Bank is legally obliged to abide by.</p>

	<p>In case of redemption under such circumstance, the Bank will upon receipt of the redemption amount from the offshore fund management company distribute and pay the Investment Plan Redemption Amount to investors according to the provisions set out in the following section “Investment Plan Redemption Amount”, and will deliver Redemption Confirmation Advice to investors. <b>If the Bank exercises any such redemption right, the Bank shall not be liable to investors or any other person in relation to the exercise of such right (including but not limited to the determination to exercise such right, the determination of the redemption date, determination of the offshore fund(s) to be redeemed etc), as long as the Bank acts in good faith and with due care. If the Bank exercises the redemption right under this section, investors may suffer losses of principal and potential return.</b></p>
<p>Investment Plan Redemption Amount</p>	<p>In case of a redemption of Investment Plan units corresponding to a particular offshore fund, <b>the amount to be received by investor will be roughly calculated according to the formula below:</b></p> <p>If the investment currency used by investor to subscribe the Investment Plan is CNY and the offshore fund in which the Bank will redeem upon investor’s request under the Investment Plan is denominated in foreign currency, the following formula applies:  Investment Plan Redemption Amount = Number of Investment Plan Redemption Units x Net Asset Value of the offshore fund on Redemption Trade Date (or, the redemption date determined by the Bank in case of redemption by the Bank) x Exchange Rate</p> <p>If the investment currency used by investor to subscribe the Investment Plan is CNY and the offshore fund in which the Bank will redeem upon investor’s request under the Investment Plan is denominated in CNY, the following formula applies:  Investment Plan Redemption Amount = Number of Investment Plan Redemption Units × Net Asset Value of the offshore fund on Redemption Trade Date (or, the redemption date determined by the Bank in case of redemption by the Bank)</p> <p>If the investment currency used by investor to subscribe the Investment Plan is foreign currency, the following formula applies:  Investment Plan Redemption Amount = Number of Investment Plan Redemption Units x Net Asset Value of offshore fund on Redemption Trade Date (or, the redemption date determined by the Bank in case of redemption by the Bank)</p> <p><b>The Investment Plan Redemption Amount finally received by investor will be subject to the figure shown on the Redemption Confirmation Advice sent by the Bank.</b></p> <p><b>When calculating the Investment Plan Redemption Amount, the Bank has the right to make reasonable adjustment to the amount to be distributed to investor according to the actual situation of the offshore funds units redeemed by it from the relevant offshore fund, for example, rounding up Investment Plan Redemption Amount (including the redemption amount in FCY before it is converted to CNY, if the</b></p>

	<p>Investment Plan Investment Currency is CNY) or deducting the relevant account transfer fee etc. In addition, if in the future any offshore fund management company makes adjustment (e.g. charging redemption fee against the Bank or requiring the Bank to pay other reasonable fee(s) arising out of redemption, which leads to the Bank having to redeem the offshore fund unit in a price lower than the offshore fund's Net Asset Value) to the price and/or fee applicable to the redemption of the offshore fund by the Bank, the Bank has the right to make reasonable adjustment to the relevant Investment Plan Redemption Amount accordingly.</p> <p>If Investment Plan Investment Currency is CNY, the Investment Plan Redemption Amount will be paid in CNY. If the corresponding offshore fund invested under the Investment Plan is denominated in foreign currency, the redemption amount of offshore fund will be converted to CNY according to the Exchange Rate on the date ("Conversion Date of Investment Plan Redemption Amount" and the date is different with "Redemption Trade Date") on which the fund redemption amount is confirmed to have arrived in the Overseas Custodian Bank. Conversion Date of Investment Plan Redemption Amount usually will be 4 to 8 Business Days after the Redemption Trade Date. Exchange rate may fluctuate even to a serious extent during the period between those two dates.</p> <p>Notwithstanding any other provisions in the Product Subscription Document, unless and until the Bank receives relevant offshore fund redemption amount from the offshore fund management company, the Bank is not obliged to make any payment (including, but not limited to, Investment Plan Redemption Amount) to investors under the Investment Plan. Meanwhile, if the occurrence of abnormal market condition or Offshore Fund Redemption Delay Event or Offshore Fund Transaction Suspension Event and etc. lead to any adjustment to offshore fund's net asset value which is applied in the calculation of the redemption amount of the offshore fund, the Investment Plan Redemption Amount shall also be adjusted consequently.</p>					
<p>Switching Investment Plan Units Upon Request by Investor</p>	<p>Investors may apply for the switching through the following channels: visiting the Bank's premises, Live Sign, Online Trading Platform or In-branch/Remote Shopping Cart.</p> <table border="1" data-bbox="341 1563 1348 2016"> <thead> <tr> <th data-bbox="341 1563 847 1686"> <p><b>For transaction made by visiting the Bank's premises or Live Sign</b></p> </th> <th data-bbox="847 1563 1348 1686"> <p><b>For transaction through Online Trading Platform or In-branch/Remote Shopping Cart</b></p> </th> </tr> </thead> <tbody> <tr> <td data-bbox="341 1686 847 2016"> <p>If under the Investment Plan, there are more than one fund ("Switchable Fund") denominated in the same currency managed by the same offshore fund management company, which have the same Investment Plan Investment Currency and meet the switching requirements (for details, please refer to</p> </td> <td data-bbox="847 1686 1348 2016"> <p>If under the Investment Plan, there are more than one fund ("Switchable Fund") denominated in the same currency managed by the same offshore fund management company, which have the same Investment Plan Investment Currency and meet the switching requirements (for details, please refer to</p> </td> </tr> </tbody> </table>		<p><b>For transaction made by visiting the Bank's premises or Live Sign</b></p>	<p><b>For transaction through Online Trading Platform or In-branch/Remote Shopping Cart</b></p>	<p>If under the Investment Plan, there are more than one fund ("Switchable Fund") denominated in the same currency managed by the same offshore fund management company, which have the same Investment Plan Investment Currency and meet the switching requirements (for details, please refer to</p>	<p>If under the Investment Plan, there are more than one fund ("Switchable Fund") denominated in the same currency managed by the same offshore fund management company, which have the same Investment Plan Investment Currency and meet the switching requirements (for details, please refer to</p>
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	<p>fund switching related terms and conditions of the offshore fund prospectus as updated from time to time by the offshore fund management company) of offshore fund management company, <b>investors may on or before 15:00 Beijing Time of each Business Day (“Switching Trade Date”) after successful subscription of the Investment Plan Units corresponding to any such Switchable Fund</b>, apply for switching part or all of the Investment Plan Units (“Switch-Out Investment Plan Unit”) corresponding to the Switchable Fund to the Investment Plan Units (“Switch-In Investment Plan Unit”) corresponding to another Switchable Fund and <b>go through the switching procedures</b> (including but not limit to reading and signing the various documents required for such switching) <b>by coming to the Bank’s premise in person</b>. Any switching notification received by the Bank <b>before 15:00 the cut-off time of Switching Trade Date</b> of the Investment Plan will be deemed as being received by the Bank on the Switching Trade Date. Upon successful completion of the switching, the Bank usually sends Switching Confirmation Advice to each relevant investor after Switch-In Investment Plan Units are distributed.</p>	<p>fund switching related terms and conditions of the offshore fund prospectus as updated from time to time by the offshore fund management company) of offshore fund management company, investors may apply for switching part or all of the Investment Plan Units (“Switch-Out Investment Plan Unit”) corresponding to the Switchable Fund to the Investment Plan Units (“Switch-In Investment Plan Unit”) corresponding to another Switchable Fund <b>and go through the switching procedures</b> (including but not limit to reading and accepting the various documents required for such switching) <b>via the Bank’s Online Trading Platform or In-branch/Remote Shopping Cart before 15:00 Beijing time of each Business Day (“Switching Trade Date”) after successful subscription of the Investment Plan Units corresponding to any such Switchable Fund</b>. The cut-off time for online switching application is 15:00 Beijing time on each Business Day. Investors may also apply online for the switching and go through the switching procedures online at or after 15:00 Beijing time on any Business Day, or apply online on a non-Business Day, <b>but the switching applications received by the Bank at or after 15:00 Beijing Time of the given Business Day will be deemed as received by the daily cut-off time of the following Business Day, and the switching applications received by the Bank on a non-Business Day will be deemed as received by the daily cut-off time of the first following Business Date</b>. The corresponding Switching Trade Date shall be</p>	
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determined in the same manner. Records at the Bank's system shall apply in determining the receiving time of the switching application. Any switching notification received by the Bank before cut-off time of Switching Trade Date of the Investment Plan will be deemed as being received by the Bank on the Switching Trade Date. Upon successful completion of the switching, the Bank usually sends Switching Confirmation Advice to each relevant investor after Switch-In Investment Plan Units are distributed. Online switching application could not be made during closing period of the Bank's Online Trading Platform.

In relation to the Investment Plan Unit corresponding to any Switchable Fund held by investor, the following requirements for minimum switching amount and (in the case of partial switching) the minimum remaining amount after switching should be satisfied:

Offshore Fund Denomination Currency	Minimum Switching Amount (according to different risk level of offshore fund and calculated by offshore fund denomination currency )			Minimum Remaining Amount After Switching
	Switch-in offshore fund with risk level 1 or 2	Switch-in offshore fund with risk level 3 or 4	Switch-in offshore fund with risk level 5	
CNY	CNY 50,000	CNY 100,000	CNY 200,000	CNY 50,000
USD	USD 8,500	USD 17,000	USD34,000	USD 8,500
HKD	HKD 75,000	HKD 150,000	HKD300,000	HKD 75,000
EUR	EUR 7,500	EUR 15,000	EUR30,000	EUR 7,500
AUD	AUD 11,000	AUD 22,000	AUD44,000	AUD 11,000
CAD	CAD 11,000	CAD 22,000	CAD44,000	CAD 11,000

On the Investment Plan Switching Trade Date, the Bank will request the relevant offshore



	<p>fund management company to switch the related offshore fund units according to all the switch notification received or deemed as received by the Bank on the Switching Trade Date of the Investment Plan. The offshore fund management company will process the Bank's switching request in accordance with the relevant terms and conditions of the offshore fund's prospectus.</p> <p><b>Please note that the risk level of the corresponding offshore fund of the Switch-In Investment Plan Units must be equal to or lower than investor's risk tolerance level. In addition, investor's switching application is subject to the minimum redemption amount of the offshore fund corresponding to the Switch-Out Investment Plan and the minimum subscription amount of the offshore fund corresponding to the Switch-In Investment Plan prescribed by the offshore fund management company from time to time. In addition, offshore fund management company may reject the Bank's switching request due to some reasons (such as the existence of abnormal market condition or occurrence of Offshore Fund Redemption Delay Event or Offshore Fund Transaction Suspension Event etc.). So the Bank cannot ensure the offshore fund management company will certainly accept its switching request. In case of the Bank's request being rejected, the investor couldn't switch the relevant Investment Plan Unit as well.</b></p> <p><b>Upon submitting a switching application, investor must read carefully and sign the &lt;Offshore Fund Basic Information&gt; of the offshore fund corresponding to the Switch-In Investment Plan Units, confirming that he/she understands the relevant offshore fund and its risk level.</b></p>
<p>Number of Switch-In Investment Plan Units</p>	<p><b>The number of Switch-In Investment Plan Units to be obtained by investor could be roughly calculated through the formula below, provided however that the Switch-In Investment Plan Units finally received by the investor should be subject to the figure shown on the Switching Confirmation Advice sent by the Bank.</b></p> $\text{Number of Switch-In Investment Plan Units}^{3,4} = (\text{Number of Switch-Out Investment Plan Units} \times \text{Net Asset Value of the offshore fund corresponding to Switch -Out Investment Plan Units on Switching Trade Date}) \times (1 - \text{Switching Fee Rate}^1) / \text{Net Asset Value of the offshore fund corresponding to the Switch-In Investment Plan Units on Switching Trade Date}^2$ <p>Please note:</p> <ol style="list-style-type: none"> <li><b>The Bank will charge certain switching fee for switching Investment Plan Units, current switching fee rate is 1% of the switched amount (Number of Switch-Out Investment Plan Units × Net Asset Value of the offshore fund corresponding to Switch -Out Investment Plan Units on Switching Trade Date); switching fee is exempted for switching between different share classes under the same fund of the same Investment Plan, the Bank reserves the right to adjust switching fee rate.</b></li> <li><b>In most cases, Net Asset Value of the offshore fund corresponding to the</b></li> </ol>

	<p><b>Switch-In Investment Plan Units on Switching Trade Date will be used to calculate the Number of Switch-In Investment Plan Units. However, for certain offshore funds, the Net Asset Value of the offshore fund corresponding to the Switch-In Investment Plan Units on a fund trading day following the Switching Trade Date will be applied for calculating the Number of Switch-In Investment Plan Units. Please refer to the offshore fund prospectus for details.</b></p> <p><b>3. The offshore fund management company’s adjustment to the switch-out price of the offshore fund corresponding to the Switch-Out Investment Plan Units and/or the switching-in price of the offshore fund corresponding to the Switch-In Investment Plan Units could affect the number of Switch-In Investment Plan Units to be obtained by investor.</b></p> <p><b>4. When calculating the number of switch-in offshore fund units and the corresponding switch-in Investment Plan Units, the offshore fund management company and the Bank might make reasonable adjustment of its decimal part, i.e., to round the number to two or three decimal places according to its standard rules.</b></p>
<p>Offshore Fund Dividend Distribution</p>	<p>If “Cash Dividend” is indicated as the “Dividend Distribution Method” in “Offshore Fund Basic Information”, the Bank will, upon receipt of the dividend paid to the Bank by the relevant offshore fund, distribute such dividend to investors then holding the Investment Plan units corresponding to the offshore fund on a pro rata basis in proportion to the number of Investment Plan units held by them, and will send Dividend Confirmation Advice to such investors.</p> <p>If “Dividend Reinvestment” is indicated as the “Dividend Distribution Method” in “Offshore Fund Basic Information”, then if the offshore fund distributes dividend to the Bank for the fund units subscribed by the Bank under the Investment Plan, all such dividend would be reinvested by the Bank to subscribe new units of the relevant offshore fund, and no cash dividend will be distributed. Upon successful subscription of such new fund units, the Bank will distribute on a pro rata basis the newly added Investment Plan units corresponding to the offshore fund as a result of such dividend reinvestment to investors then holding such Investment Plan units in proportion to the number of Investment Plan units corresponding to the offshore fund held by them respectively, and will send Dividend Confirmation Advice to investors then holding Investment Plan units corresponding to the offshore fund.</p> <p>If “No Dividend Distribution” is indicated as the “Dividend Distribution Method” in “Offshore Fund Basic Information”, then no dividend distribution will be made by the offshore fund, while all revenues (if any) recorded will be reflected in the Net Asset Value of the offshore fund.</p> <p>For some offshore funds, dividend may be paid from capital of the funds, which represents and amounts to a partial return or withdrawal of an investor’s original investment or capital gains attributable to that and may result in an immediate decrease in the Net Asset Value of the offshore fund. For details, please refer to the offshore fund prospectus updated from time</p>

	to time by the offshore fund management company.
Business Day	A day on which banks in the Hong Kong Special Administrative Region and mainland China are open for business, except for days on which trading of offshore fund are suspended. <b>The Bank reserves the right to determine in good faith whether a day is a Business Day or not.</b>
Restriction on Transfer/Resale	<b>No investor is allowed to transfer or resell any units of the Investment Plan to any person.</b>
No Sale or Pledge of Offshore Fund Units by the Bank	Subject to any contrary provision in relevant terms and conditions applicable to the Investment Plan, the Bank will not sell or otherwise pledge any offshore funds units at any time unless such sale or pledge is made pursuant to the redemption related terms and conditions agreed in this Product Subscription Document .
Other fees	In addition to the Subscription Fee and Switching Fee agreed in the Product Subscription Document, the Bank will not charge investors any other fees. <b>However, the Net Asset Value of offshore fund is subject to management fee, performance fee, operation management service fee, custodian fee and other fees which may be required to be paid by the offshore fund as well as other fees and taxes which may be charged against securities investment activities of offshore fund. In addition, the Investment Plan Redemption Amount received by investor will also be affected by the relevant bank account transfer fee.</b>
Offshore Fund Redemption Delay Event	<b>While the offshore fund receives large volume of redemption requests during a short period of time (the criteria for “large volume of redemption” may be adjusted by offshore fund management company from time to time), the offshore fund management company may delay the payment in respect of the fund redemption request within certain period of time, or even take other asset realization methods which may have negative impact on the final redemption amount.</b>
Offshore Fund Transaction Suspension Event	<b>The offshore fund may suspend the calculation of its net asset value, and thus suspend the issuance, redemption or switching of the fund units under some special circumstances. These special circumstances include but are not limited to: (i) transaction and liquidation of assets in which the fund invests are restricted, suspended or can not be realized based on normal market condition; (ii) normal fund valuation is unable to be conducted because of communication interruption, market disruption, emergency event etc; (iii) liquidation event of the fund is likely to take place or is taking place etc; (iv) other circumstance where offshore fund management company thinks necessary to suspend fund transaction.</b>  <b>In the event of occurrence of Offshore Fund Redemption Delay Event or Offshore Fund Transaction Suspension Event, investors’ subscription, redemption and switching of the Investment Plan will be affected accordingly, but the Bank shall not be liable for that.</b> However, the Bank will perform its obligations to investors under the Investment Plan after it exercises and performs in good faith and with due care its rights and obligations in respect of the offshore fund units held by it under the Investment Plan.
Offshore Fund	<b>Offshore fund may be dissolved, liquidated or merged into other fund managed by the</b>

Liquidation Event	<p><b>same offshore fund management company or acquired by other fund under some circumstances (including but not limited to, net asset of the relevant offshore fund becoming lower than the sufficient amount required to manage the fund efficiently, or significant change of political, economic or social situation, or to protect the interests of offshore fund investors).</b></p> <p>If Offshore Fund Liquidation Event occurs, the Bank will perform its obligations to investors under this Investment Plan after it exercises and performs in good faith and with due care its rights and obligations in respect of the offshore fund units held by it under the Investment Plan.</p>
Tax Liability	<p>Investors should by themselves be responsible for payment of the taxes payable by them in respect of the relevant Investment Plan Redemption Amount under applicable laws of the People's Republic of China. If the Bank is required by the relevant applicable law to withhold or deduct taxes payable in relation to payments under the Investment Plan, the Bank will make the required withholding or deduction according to such applicable law. <b>In addition, investors should also undertake the taxes payable under the applicable overseas law in relation to payment by the offshore fund of the relevant redemption amount to the Bank. Currently no such taxation are imposed by applicable overseas law, however if such tax is imposed in the future, the Investment Plan Redemption Amount of investors will be consequently reduced due to the payment of such taxes.</b></p>
Disclosure & Provision of Investor Information	<p><b>Whilst the offshore fund(s) is/are invested by and in the name of the Bank, the investor actually enjoys and bears the benefit and risks associated with such investment, <u>the investor agrees and authorizes the Bank, to the extent permitted by the PRC laws and regulations and provided the detailed rules have been complied with, to provide the investor's identification or transaction information held by the Bank to the relevant offshore fund management company(ies) to facilitate the offshore fund management company(ies) to identify the investment beneficiaries and/or comply with the offshore laws, regulations and regulatory requirements governing or regulating the offshore fund(s).</u></b></p>
Uncovered Matters	<p><b>For any matter not covered in this Product Subscription Document, the Bank will perform its obligations to investors under this Investment Plan after it exercises and performs in good faith and with due care its rights and obligations in respect of the offshore fund units subscribed by it under the Investment Plan in accordance with the prospectus of the offshore fund and the applicable law..</b></p>
Governing Law of the Investment Plan	<p>The laws of the People's Republic of China</p>

**Part II. Investment Targets**

The Bank will invest, in its own name, all of the funds it receives under the Investment Plan into the relevant offshore funds according to the provisions of the Product Subscription Document and the application and selection of investors.

Under the Investment Plan, the Bank makes available the following offshore funds (all of them are publicly invested funds which have been approved, recognized by or registered with the relevant overseas regulatory authorities who have signed the Regulatory Cooperation Memorandum of Understanding on Qualified Domestic Institutional Investors (“QDII”) Scheme with China Banking and Insurance Regulatory Commission). Investors decide at their sole discretion which offshore fund or funds the Bank will finally invest in with their subscription funds when they subscribe the Investment Plan.

Investment Plan Reference Code	Investment Plan Investment Currency	Offshore Fund	Offshore Fund Denomination Currency	Fund Type	Register No. of China Banking Wealth Management Registration System**
IPFD2001	CNY	HSBC Global Investment Funds - Chinese Equity Fund(Suspended)	USD	Equity Fund	C1050108000001
IPFD3001	USD				
IPFD2002	CNY	HSBC Global Investment Funds - BRIC Markets Equity Fund (Suspended)	USD	Equity Fund	C1050108000002
IPFD3002	USD				
IPFD2003	CNY	BlackRock Global Funds - Global Allocation Fund	USD	Balanced Fund	C1050108000003
IPFD3003	USD				
IPFD2004	CNY	BlackRock Global Funds - World Mining Fund	USD	Equity Fund	C1050108000004
IPFD3004	USD				
IPFD2005	CNY	Baring International Umbrella Fund - HK China Fund (Suspended)	USD	Equity Fund	C1050108000005
IPFD3005	USD				
IPFD2006	CNY	Fidelity Funds - Asia Pacific Dividend Fund	USD	Equity Fund	C1050108000006
IPFD3006	USD				
IPFD2007	CNY	Fidelity Funds - Emerging Markets Fund	USD	Equity Fund	C1050108000007
IPFD3007	USD				
IPFD2008	CNY	Schroder International Series	HKD	Equity	C1050108000008

IPFD3008	HKD	Funds - HK Equity Fund		Fund	
IPFD2009	CNY	Schroder International Series Funds - Euro Equity Fund	EUR	Equity Fund	C1050108000009
IPFD3009	EUR				
IPFD2012	CNY	HSBC Climate Change Fund	USD	Equity Fund	C1050108000012
IPFD3012	USD				
IPFD2014	CNY	Schroder Alternative Solutions - Commodity Fund	USD	Futures and Options Fund	C1050108000014
IPFD3014	USD				
IPFD2015	CNY	Baring Global Umbrella Fund - Eastern Europe Fund (Suspended)	EUR	Equity Fund	C1050108000015
IPFD3015	EUR				
IPFD2016	CNY	BlackRock Global Funds - Latin American Fund (Suspended)	USD	Equity Fund	C1050108000016
IPFD3016	USD				
IPFD2017	CNY	Invesco Emerging Markets Bond Fund(Suspended)	USD	Bond Fund	C1050108000017
IPFD3017	USD				
IPFD2236	CNY	Invesco Emerging Markets Local Debt Fund - USD - Acc. (Suspended)	USD	Bond Fund	C1050108000018
IPFD3236	USD				
IPFD2020	CNY	Fidelity Funds - Taiwan Fund (Suspended)	USD	Equity Fund	C1050108000020
IPFD3020	USD				
IPFD2021	CNY	Templeton Global Total Return Fund (Suspended)	USD	Bond Fund	C1050108000021
IPFD3021	USD				
IPFD2023	CNY	HSBC Global Investment Funds - Global High Income Bond Fund	USD	Bond Fund	C1050111000165
IPFD3023	USD				
IPFD2025	CNY	Invesco Asia Asset Allocation Fund (Suspended)	USD	Balanced Fund	C1050111000181
IPFD3025	USD				
IPFD2026	CNY	Invesco Asia Asset Allocation Fund (Suspended)	HKD	Balanced Fund	C1050111000182
IPFD3026	HKD				
IPFD2027	CNY	BlackRock Nutrition Fund (Suspended)	USD	Equity Fund	C1050111000167
IPFD3027	USD				
IPFD2028	CNY	BlackRock Global Funds -	USD	Equity	C1050111000168

IPFD3028	USD	Global Dynamic Equity Fund		Fund	
IPFD2029	CNY	Franklin Nature Resources Fund (Suspended)	USD	Equity Fund	C1050111000169
IPFD3029	USD				
IPFD2030	CNY	BNP Paribas L1 Equity - USA Growth Fund (Suspended)	USD	Equity Fund	C1050111000170
IPFD3030	USD				
IPFD2031	CNY	Allianz Global Investors Fund – Allianz US High Yield Fund(Suspended)	USD	Bond Fund	C1050112000202
IPFD3031	USD				
IPFD2032	CNY	Invesco Pan European High Income Fund(Suspended)	EUR	Balanced Fund	C1050112000203
IPFD3032	EUR				
IPFD2034	CNY	Baring International Umbrella Fund – Baring ASEAN Frontiers Fund (Suspended)	USD	Equity Fund	C1050112000205
IPFD3034	USD				
IPFD2035	CNY	HSBC Asian Bond Fund(Suspended)	USD	Bond Fund	C1050112000223
IPFD3035	USD				
IPFD2036	CNY	HSBC Asian Bond Fund(Suspended)	HKD	Bond Fund	C1050112000224
IPFD3036	HKD				
IPFD2037	CNY	HSBC Asian High Yield Bond Fund(Suspended)	USD	Bond Fund	C1050112000225
IPFD3037	USD				
IPFD2038	CNY	HSBC Asian High Yield Bond Fund(Suspended)	HKD	Bond Fund	C1050112000226
IPFD3038	HKD				
IPFD2039	CNY	HSBC Global Investment Funds - Asia Pacific ex Japan Equity High Dividend Fund	USD	Equity Fund	C1050112000227
IPFD3039	USD				
IPFD2040	CNY	HSBC Global Investment Funds - Asia Pacific ex Japan Equity High Dividend Fund	HKD	Equity Fund	C1050112000228
IPFD3040	HKD				
IPFD2225	CNY	BNP Paribas Flexi I Commodities - USD - Acc. (Suspended)	USD	Future & Option Fund	C1050112000210
IPFD3225	USD				
IPFD2044	CNY	Allianz Global Investors Fund – Allianz RCM Europe Equity (Suspended)	EUR	Equity Fund	C1050112000211
IPFD3044	EUR				
IPFD2045	CNY	Franklin Technology Fund	USD	Equity	C1050112000212

IPFD3045	USD			Fund	
IPFD2237	CNY	Invesco Emerging Markets Local Debt Fund - USD - Dist. (Suspended)	USD	Bond Fund	C1050112000214
IPFD3237	USD				
IPFD2048	CNY	HSBC Global Investment Funds - Global High Income Bond Fund AM Class AUD	AUD	Bond Fund	C1050112000215
IPFD3048	AUD				
IPFD2049	CNY	JPMorgan Asia Pacific Income Fund - USD - Dist.	USD	Balanced Fund	C1050112000231
IPFD3049	USD				
IPFD2050	CNY	JPMorgan Asia Pacific Income Fund - HKD - Dist.	HKD	Balanced Fund	C1050112000232
IPFD3050	HKD				
IPFD2051	CNY	JPMorgan Investment Funds – Global High Yield Bond Fund - USD	USD	Bond Fund	C1050112000233
IPFD3051	USD				
IPFD2052	CNY	JPMorgan Investment Funds – Global High Yield Bond Fund - HKD	HKD	Bond Fund	C1050112000234
IPFD3052	HKD				
IPFD2053	CNY	JPM Multi Income Fund - USD	USD	Balanced Fund	C1050112000235
IPFD3053	USD				
IPFD2054	CNY	JPM Multi Income Fund - HKD	HKD	Balanced Fund	C1050112000236
IPFD3054	HKD				
IPFD2055	CNY	JPM Multi Income Fund - AUD	AUD	Balanced Fund	C1050112000237
IPFD3055	AUD				
IPFD2056	CNY	JPM Multi Income Fund - CAD	CAD	Balanced Fund	C1050112000238
IPFD3056	CAD				
IPFD2057	CNY	Fidelity Funds - Global Dividend Fund - USD	USD	Equity Fund	C1050113000282
IPFD3057	USD				
IPFD2058	CNY	Fidelity Funds - Global Dividend Fund - HKD	HKD	Equity Fund	C1050113000283
IPFD3058	HKD				
IPFD2059	CNY	Fidelity Funds - Global Dividend Fund - EUR	EUR	Equity Fund	C1050113000284
IPFD3059	EUR				
IPFD2060	CNY	Fidelity Funds - Asia Pacific	USD	Equity	C1050113000130



IPFD3060	USD	Dividend Fund A MINCOME USD		Fund	
IPFD2061	CNY	JPMorgan Funds – US Value Fund - USD	USD	Equity Fund	C1050113000180
IPFD3061	USD				
IPFD2062	CNY	Franklin U.S. Opportunities Fund - USD	USD	Equity Fund	C1050113000285
IPFD3062	USD				
IPFD2063	CNY	Franklin U.S. Opportunities Fund - HKD	HKD	Equity Fund	C1050113000286
IPFD3063	HKD				
IPFD2064	CNY	BlackRock Global Funds – European Fund - EUR(Suspended)	EUR	Equity Fund	C1050114000213
IPFD3064	EUR				
IPFD2065	CNY	BlackRock Global Funds – European Fund - USD(Suspended)	USD	Equity Fund	C1050114000214
IPFD3065	USD				
IPFD2066	CNY	BlackRock Global Funds – European Fund - HKD(Suspended)	HKD	Equity Fund	C1050114000215
IPFD3066	HKD				
IPFD2067	CNY	HSBC Global Investment Funds - Asia ex Japan Equity Smaller Companies	USD	Equity Fund	C1050114000044
IPFD3067	USD				
IPFD2068	CNY	HSBC Euroland Value Fund - EUR	EUR	Equity Fund	C1050114000045
IPFD3068	EUR				
IPFD2069	CNY	BlackRock Global Funds - World Healthscience Fund	USD	Equity Fund	C1050114000046
IPFD3069	USD				
IPFD2070	CNY	HSBC GIF Global Equity Volatility Focused - CNYH	CNY	Equity Fund	C1050114000216
IPFD2071	CNY	HSBC GIF Global Equity Volatility Focused - USD	USD	Equity Fund	C1050114000217
IPFD3071	USD				
IPFD2072	CNY	HSBC GIF Global Equity Volatility Focused -HKD	HKD	Equity Fund	C1050114000218
IPFD3072	HKD				
IPFD2073	CNY	HSBC GIF Global Equity Volatility Focused - EURH	EUR	Equity Fund	C1050114000219
IPFD3073	EUR				
IPFD2074	CNY	HSBC GIF Global Equity Volatility Focused - AUDH	AUD	Equity Fund	C1050114000220
IPFD3074	AUD				

IPFD2075	CNY	HSBC GIF Global Equity Volatility Focused - CADH	CAD	Equity Fund	C1050114000221
IPFD3075	CAD				
IPFD2076	CNY	Templeton Asian Growth - CNYH (Suspended)	CNY	Equity Fund	C1050114000222
IPFD2077	CNY	Templeton Asian Growth - USD (Suspended)	USD	Equity Fund	C1050114000223
IPFD3077	USD				
IPFD2078	CNY	Schroder Euro Equity Fund - CNYH	CNY	Equity Fund	C1050114000224
IPFD2079	CNY	Schroder Euro Equity Fund - USDH	USD	Equity Fund	C1050114000225
IPFD3079	USD				
IPFD2080	CNY	BlackRock Global Equity Income Fund - CNYH(Suspended)	CNY	Equity Fund	C1050114000226
IPFD2081	CNY	BlackRock Global Equity Income Fund - USD(Suspended)	USD	Equity Fund	C1050114000227
IPFD3081	USD				
IPFD2082	CNY	BlackRock Global Equity Income Fund - AUDH(Suspended)	AUD	Equity Fund	C1050114000228
IPFD3082	AUD				
IPFD2083	CNY	JPMorgan ASEAN Fund (acc) - CNYH	CNY	Equity Fund	C1050114000229
IPFD2084	CNY	JPMorgan ASEAN Fund (acc) - USD	USD	Equity Fund	C1050114000230
IPFD3084	USD				
IPFD2085	CNY	JPMorgan Asia Equity Dividend Fund (mth) - RMB (hedged) Class(Suspended)	CNY	Equity Fund	C1050114000231
IPFD2086	CNY	JPMorgan Asia Equity Dividend Fund (mth) - USD Class(Suspended)	USD	Equity Fund	C1050114000232
IPFD3086	USD				
IPFD2087	CNY	JPMorgan Asia Equity Dividend Fund (mth) - AUD (hedged) Class(Suspended)	AUD	Equity Fund	C1050114000159
IPFD3087	AUD				
IPFD2088	CNY	JPMorgan Asia Equity Dividend Fund (mth) - CAD (hedged) Class(Suspended)	CAD	Equity Fund	C1050114000233
IPFD3088	CAD				
IPFD2089	CNY	Allianz European Equity Dividend - Class AM (H2-RMB) Distribution	CNY	Equity Fund	C1050114000234

IPFD2090	CNY	Allianz European Equity Dividend - Class AM (H2-USD) Distribution	USD	Equity Fund	C1050114000235
IPFD3090	USD				
IPFD2091	CNY	Allianz European Equity Dividend - Class AM (H2-AUD) Distribution	AUD	Equity Fund	C1050114000236
IPFD3091	AUD				
IPFD2092	CNY	Allianz European Equity Dividend - Class AM (EUR) Distribution	EUR	Equity Fund	C1050114000237
IPFD3092	EUR				
IPFD2093	CNY	Fidelity Global Property Fund	USD	Equity Fund	C1050114000175
IPFD3093	USD				
IPFD2095	CNY	Fidelity Funds - Global Dividend Fund (RMBH)	CNY	Equity Fund	C1050115000052
IPFD2096	CNY	HSBC Asia Pacific ex Japan Volatility Focused Fund (USD) (Suspended)	USD	Equity Fund	C1050115000046
IPFD3096	USD				
IPFD2101	CNY	BlackRock Global Equity Income Fund (A8 - RMBH) (Suspended)	CNY	Equity Fund	C1050115000100
IPFD2102	CNY	BlackRock Global Corporate Bond Fund - CNY(Hedged) - Dist. (Suspended)	CNY	Bond Fund	C1050115000277
IPFD2103	CNY	BlackRock Global Corporate Bond Fund - USD - Dist. (Suspended)	USD	Bond Fund	C1050115000278
IPFD3103	USD				
IPFD2104	CNY	BlackRock Global Corporate Bond Fund - AUD(Hedged) - Dist. (Suspended)	AUD	Bond Fund	C1050115000279
IPFD3104	AUD				
IPFD2105	CNY	HSBC Euroland Value Fund - USD(Hedged)	USD	Equity Fund	C1050115000127
IPFD3105	USD				
IPFD2110	CNY	JPMorgan Japan Equity Fund - USD	USD	Equity Fund	C1050115000280
IPFD3110	USD				
IPFD2111	CNY	JPMorgan Japan Equity Fund - USD(Hedged)	USD	Equity Fund	C1050115000281
IPFD3111	USD				
IPFD2112	CNY	JPMorgan Japan Equity Fund - USD - Distribution	USD	Equity Fund	C1050115000282
IPFD3112	USD				
IPFD2113	CNY	FTGF Western Asset Asian	USD	Bond	C1050115000264

IPFD3113	USD	Opportunities Fund - USD - Dist.Plus		Fund	
IPFD2114	CNY	FTGF Western Asset Asian Opportunities Fund -	AUD	Bond Fund	C1050115000265
IPFD3114	AUD	AUD(Hedged) - Dist.Plus			
IPFD2116	CNY	BlackRock Systematic Global Equity High Income Fund -	USD	Equity Fund	C1050116000396
IPFD3116	USD	USD - Dist.			
IPFD2117	CNY	BlackRock Systematic Global Equity High Income Fund -	AUD	Equity Fund	C1050116000397
IPFD3117	AUD	AUD(Hedged) - Dist.			
IPFD2118	CNY	BlackRock Systematic Global Equity High Income Fund -	CNY	Equity Fund	C1050116000398
IPFD2119	CNY	JPMorgan Global Bond Fund - USD - Dist. (Suspended)	USD	Bond Fund	C1050116000058
IPFD3119	USD				
IPFD2120	CNY	JPMorgan Global Bond Fund - AUD(Hedged) - Dist. (Suspended)	AUD	Bond Fund	C1050116000059
IPFD3120	AUD				
IPFD2121	CNY	JPMorgan Global Bond Fund - CAD(Hedged) - Dist. (Suspended)	CAD	Bond Fund	C1050116000060
IPFD3121	CAD				
IPFD2122	CNY	JPMorgan Global Bond Fund - HKD - Dist. (Suspended)	HKD	Bond Fund	C1050116000061
IPFD3122	HKD				
IPFD2123	CNY	JPMorgan Global Bond Fund - RMB(Hedged) - Dist. (Suspended)	CNY	Bond Fund	C1050116000062
IPFD2124	CNY	HSBC Euro Multi-Asset Income Fund - EUR - Dist.	EUR	Balanced Fund	C1050116000164
IPFD3124	EUR				
IPFD2125	CNY	HSBC Euro Multi-Asset Income Fund - USD(Hedged) - Dist.	USD	Balanced Fund	C1050116000169
IPFD3125	USD				
IPFD2126	CNY	HSBC Euro Multi-Asset Income Fund - AUD(Hedged) - Dist.	AUD	Balanced Fund	C1050116000165
IPFD3126	AUD				
IPFD2127	CNY	HSBC Euro Multi-Asset Income Fund - CAD(Hedged) - Dist.	CAD	Balanced Fund	C1050116000166
IPFD3127	CAD				
IPFD2128	CNY	HSBC Euro Multi-Asset	HKD	Balanced	C1050116000167

IPFD3128	HKD	Income Fund - HKD(Hedged) - Dist.		Fund	
IPFD2129	CNY	HSBC Euro Multi-Asset Income Fund - RMB(Hedged) - Dist.	CNY	Balanced Fund	C1050116000168
IPFD2130	CNY	Schroder ISF Global Gold (Suspended)	USD	Equity Fund	C1050108000022
IPFD3130	USD				
IPFD2131	CNY	BlackRock World Gold Fund - USD	USD	Equity Fund	C1050116000237
IPFD3131	USD				
IPFD2132	CNY	BlackRock World Bond Fund - USD - Dist. (Suspended)	USD	Bond Fund	C1050116000342
IPFD3132	USD				
IPFD2133	CNY	BlackRock World Bond Fund - USD - Acc. (Suspended)	USD	Bond Fund	C1050116000343
IPFD3133	USD				
IPFD2134	CNY	BlackRock World Bond Fund - EUR(Hedged) - Acc. (Suspended)	EUR	Bond Fund	C1050116000344
IPFD3134	EUR				
IPFD2135	CNY	BlackRock Emerging Markets Equity Income Fund - USD - Acc.	USD	Equity Fund	C1050117000054
IPFD3135	USD				
IPFD2136	CNY	BlackRock Emerging Markets Equity Income Fund - USD - Dist.	USD	Equity Fund	C1050117000055
IPFD3136	USD				
IPFD2137	CNY	BlackRock Emerging Markets Equity Income Fund - HKD(Hedged) - Dist.	HKD	Equity Fund	C1050117000056
IPFD3137	HKD				
IPFD2138	CNY	JPMorgan Global Macro Opportunities Fund - EUR - Acc. (Suspended)	EUR	Alternativ e Investme nt Fund	C1050117000135
IPFD3138	EUR				
IPFD2139	CNY	JPMorgan Global Macro Opportunities Fund - USD(Hedged) - Acc. (Suspended)	USD	Alternativ e Investme nt Fund	C1050117000136
IPFD3139	USD				
IPFD2140	CNY	JPMorgan Global Macro Opportunities Fund - AUD(Hedged) - Acc. (Suspended)	AUD	Alternativ e Investme nt Fund	C1050117000137
IPFD3140	AUD				
IPFD2145	CNY	BlackRock World Energy	USD	Equity	C1050117000189

IPFD3145	USD	Fund - USD - Acc.		Fund	
IPFD2146	CNY	BlackRock World Energy Fund - EUR - Acc.	EUR	Equity Fund	C1050117000190
IPFD3146	EUR				
IPFD2147	CNY	BlackRock World Energy Fund - AUD(Hedged) - Acc.	AUD	Equity Fund	C1050117000191
IPFD3147	AUD				
IPFD2141	CNY	Schroder Global Corporate Bond Fund - USD - Dist.	USD	Bond Fund	C1050117000213
IPFD3141	USD				
IPFD2142	CNY	Schroder Global Corporate Bond Fund - EUR(Hedged) - Dist.	EUR	Bond Fund	C1050117000214
IPFD3142	EUR				
IPFD2143	CNY	Schroder Global Corporate Bond Fund - AUD(Hedged) - Acc.	AUD	Bond Fund	C1050117000215
IPFD3143	AUD				
IPFD2144	CNY	Schroder Global Corporate Bond Fund - RMB(Hedged) - Dist.	CNY	Bond Fund	C1050117000216
IPFD2148	CNY	Fidelity Global Financial Services Fund - EUR - Dist. (Suspended)	EUR	Equity Fund	C1050117000227
IPFD3148	EUR				
IPFD2149	CNY	Fidelity Global Financial Services Fund - USD - Dist. (Suspended)	USD	Equity Fund	C1050117000228
IPFD3149	USD				
IPFD2150	CNY	JPMorgan Multi Balanced Fund - USD - Dist. (Suspended)	USD	Balanced Fund	C1050118000002
IPFD3150	USD				
IPFD2151	CNY	JPMorgan Multi Balanced Fund - HKD - Dist. (Suspended)	HKD	Balanced Fund	C1050118000003
IPFD3151	HKD				
IPFD2152	CNY	JPMorgan Multi Balanced Fund - AUD(Hedged) - Dist. (Suspended)	AUD	Balanced Fund	C1050118000004
IPFD3152	AUD				
IPFD2153	CNY	JPMorgan Multi Balanced Fund - EUR(Hedged) - Dist. (Suspended)	EUR	Balanced Fund	C1050118000005
IPFD3153	EUR				
IPFD2154	CNY	JPMorgan Multi Balanced Fund - RMB(Hedged) - Dist. (Suspended)	CNY	Balanced Fund	C1050118000006
IPFD2155	CNY	Fidelity Greater China Fund -	USD	Equity	C1050118000007

IPFD3155	USD	USD - Dist.		Fund	
IPFD2156	CNY	BlackRock China Fund - USD - Acc.	USD	Equity Fund	C1050118000008
IPFD3156	USD				
IPFD2157	CNY	BlackRock China Fund - HKD - Acc.	HKD	Equity Fund	C1050118000009
IPFD3157	HKD				
IPFD2158	CNY	BlackRock China Fund - AUD(Hedged) - Acc.	AUD	Equity Fund	C1050118000010
IPFD3158	AUD				
IPFD2159	CNY	BlackRock China Fund - EUR(Hedged) - Acc.	EUR	Equity Fund	C1050118000011
IPFD3159	EUR				
IPFD2160	CNY	HSBC Global Emerging Markets Multi Asset Income Fund - USD - Dist.	USD	Balanced Fund	C1050118000016
IPFD3160	USD				
IPFD2161	CNY	HSBC Global Emerging Markets Multi Asset Income Fund - HKD - Dist.	HKD	Balanced Fund	C1050118000017
IPFD3161	HKD				
IPFD2162	CNY	HSBC Global Emerging Markets Multi Asset Income Fund - EUR(Hedged) - Dist.	EUR	Balanced Fund	C1050118000018
IPFD3162	EUR				
IPFD2163	CNY	HSBC Global Emerging Markets Multi Asset Income Fund - AUD(Hedged) - Dist.	AUD	Balanced Fund	C1050118000019
IPFD3163	AUD				
IPFD2165	CNY	Invesco Asia Opportunities Equity Fund - USD - Acc. (Suspended)	USD	Equity Fund	C1050108000010
IPFD3165	USD				
IPFD2164	CNY	HSBC Global Lower Carbon Equity Fund - USD - Dist.	USD	Equity Fund	C1050118000051
IPFD3164	USD				
IPFD2166	CNY	HSBC Global Investment Grade Securitised Credit Bond Fund - USD - Dist. (Suspended)	USD	Alternativ e Investme nt Fund	C1050118000054
IPFD3166	USD				
IPFD2167	CNY	HSBC Global Investment Grade Securitised Credit Bond Fund - AUD(Hedged) - Dist. (Suspended)	AUD	Alternativ e Investme nt Fund	C1050118000055
IPFD3167	AUD				
IPFD2168	CNY	HSBC Global Investment Grade Securitised Credit Bond Fund - RMB(Hedged) - Dist. (Suspended)	CNY	Alternativ e Investme nt Fund	C1050118000056

IPFD2169	CNY	JPMorgan US Small Cap Growth Fund - USD - Acc.	USD	Equity Fund	C1050119000001
IPFD3169	USD				
IPFD2170	CNY	JPMorgan US Small Cap Growth Fund - EUR - Acc.	EUR	Equity Fund	C1050119000002
IPFD3170	EUR				
IPFD2171	CNY	Allianz Global Artificial Intelligence Fund - USD - Acc.	USD	Equity Fund	C1050119000003
IPFD3171	USD				
IPFD2172	CNY	Allianz Global Artificial Intelligence Fund - EUR - Acc.	EUR	Equity Fund	C1050119000004
IPFD3172	EUR				
IPFD2173	CNY	Invesco Global Consumer Trends Fund - USD - Acc.	USD	Equity Fund	C1050119000005
IPFD3173	USD				
IPFD2174	CNY	Fidelity India Focus Fund - USD - Dist.	USD	Equity Fund	C1050119000006
IPFD3174	USD				
IPFD2175	CNY	Fidelity India Focus Fund - EUR - Dist.	EUR	Equity Fund	C1050119000007
IPFD3175	EUR				
IPFD2179	CNY	HSBC Portfolios - World Selection 1 - USD - Dist.	USD	Balanced Fund	C1050119000011
IPFD3179	USD				
IPFD2180	CNY	HSBC Portfolios - World Selection 1 - HKD - Dist.	HKD	Balanced Fund	C1050119000012
IPFD3180	HKD				
IPFD2181	CNY	HSBC Portfolios - World Selection 1 - AUD(Hedged) - Dist.	AUD	Balanced Fund	C1050119000013
IPFD3181	AUD				
IPFD2182	CNY	HSBC Portfolios - World Selection 1 - EUR(Hedged) - Dist.	EUR	Balanced Fund	C1050119000014
IPFD3182	EUR				
IPFD2183	CNY	HSBC Portfolios - World Selection 2 - USD - Dist.	USD	Balanced Fund	C1050119000015
IPFD3183	USD				
IPFD2184	CNY	HSBC Portfolios - World Selection 2 - HKD - Dist.	HKD	Balanced Fund	C1050119000016
IPFD3184	HKD				
IPFD2185	CNY	HSBC Portfolios - World Selection 2 - AUD(Hedged) - Dist.	AUD	Balanced Fund	C1050119000017
IPFD3185	AUD				
IPFD2186	CNY	HSBC Portfolios - World	EUR	Balanced	C1050119000018



IPFD3186	EUR	Selection 2 - EUR(Hedged) - Dist.		Fund	
IPFD2187	CNY	HSBC Portfolios - World Selection 3 - USD - Dist.	USD	Balanced Fund	C1050119000019
IPFD3187	USD				
IPFD2188	CNY	HSBC Portfolios - World Selection 3 - HKD - Dist.	HKD	Balanced Fund	C1050119000020
IPFD3188	HKD				
IPFD2189	CNY	HSBC Portfolios - World Selection 3 - AUD(Hedged) - Dist.	AUD	Balanced Fund	C1050119000021
IPFD3189	AUD				
IPFD2190	CNY	HSBC Portfolios - World Selection 3 - EUR(Hedged) - Dist.	EUR	Balanced Fund	C1050119000022
IPFD3190	EUR				
IPFD2191	CNY	HSBC Portfolios - World Selection 4 - USD - Dist.	USD	Balanced Fund	C1050119000023
IPFD3191	USD				
IPFD2192	CNY	HSBC Portfolios - World Selection 4 - HKD - Dist.	HKD	Balanced Fund	C1050119000024
IPFD3192	HKD				
IPFD2193	CNY	HSBC Portfolios - World Selection 4 - AUD(Hedged) - Dist.	AUD	Balanced Fund	C1050119000025
IPFD3193	AUD				
IPFD2194	CNY	HSBC Portfolios - World Selection 4 - EUR(Hedged) - Dist.	EUR	Balanced Fund	C1050119000026
IPFD3194	EUR				
IPFD2195	CNY	HSBC Portfolios - World Selection 5 - USD - Dist.	USD	Balanced Fund	C1050119000027
IPFD3195	USD				
IPFD2196	CNY	HSBC Portfolios - World Selection 5 - HKD - Dist.	HKD	Balanced Fund	C1050119000028
IPFD3196	HKD				
IPFD2197	CNY	HSBC Portfolios - World Selection 5 - AUD(Hedged) - Dist.	AUD	Balanced Fund	C1050119000029
IPFD3197	AUD				
IPFD2198	CNY	HSBC Portfolios - World Selection 5 - EUR(Hedged) - Dist.	EUR	Balanced Fund	C1050119000030
IPFD3198	EUR				
IPFD2199	CNY	HSBC Portfolios – World Selection 1 CNY(Hedged) - Dist.	CNY	Balanced Fund	C1050119000043
IPFD2200	CNY	HSBC Portfolios – World Selection 2 CNY(Hedged) -	CNY	Balanced Fund	C1050119000044

		Dist.			
IPFD2201	CNY	HSBC Portfolios – World Selection 3 CNY(Hedged) - Dist.	CNY	Balanced Fund	C1050119000045
IPFD2202	CNY	HSBC Portfolios – World Selection 4 CNY(Hedged) - Dist.	CNY	Balanced Fund	C1050119000046
IPFD2203	CNY	HSBC Portfolios – World Selection 5 CNY(Hedged) - Dist.	CNY	Balanced Fund	C1050119000047
IPFD2204	CNY	HSBC Portfolios – World Selection 3 USD - FLX Dist	USD	Balanced Fund	C1050119000048
IPFD3204	USD				
IPFD2205	CNY	HSBC Portfolios – World Selection 3 HKD - FLX Dist	HKD	Balanced Fund	C1050119000049
IPFD3205	HKD				
IPFD2206	CNY	HSBC Portfolios - World Selection 3 - AUD(Hedged) - FLX Dist.	AUD	Balanced Fund	C1050119000050
IPFD3206	AUD				
IPFD2207	CNY	HSBC Portfolios - World Selection 3 - EUR(Hedged) - FLX Dist.	EUR	Balanced Fund	C1050119000051
IPFD3207	EUR				
IPFD2208	CNY	HSBC Portfolios – World Selection 3 CNY(Hedged) - FLX Dist.	CNY	Balanced Fund	C1050119000052
IPFD2209	CNY	HSBC Portfolios – World Selection 4 USD - FLX Dist	USD	Balanced Fund	C1050119000053
IPFD3209	USD				
IPFD2210	CNY	HSBC Portfolios – World Selection 4 HKD - FLX Dist	HKD	Balanced Fund	C1050119000054
IPFD3210	HKD				
IPFD2211	CNY	HSBC Portfolios - World Selection 4 - AUD(Hedged) - FLX Dist.	AUD	Balanced Fund	C1050119000055
IPFD3211	AUD				
IPFD2212	CNY	HSBC Portfolios - World Selection 4 - EUR(Hedged) - FLX Dist.	EUR	Balanced Fund	C1050119000056
IPFD3212	EUR				
IPFD2213	CNY	HSBC Portfolios – World Selection 4 CNY(Hedged) - FLX Dist.	CNY	Balanced Fund	C1050119000057
IPFD2176	CNY	BlackRock Americas Diversified Equity Absolute Return Fund - USD - Acc.	USD	Alternative Investme	C1050119000008
IPFD3176	USD				

		(Suspended)		nt Fund	
IPFD2177	CNY	BlackRock Americas Diversified Equity Absolute Return Fund - EUR(Hedged) - Acc. (Suspended)	EUR	Alternative Investment Fund	C1050119000009
IPFD3177	EUR				
IPFD2178	CNY	BlackRock Americas Diversified Equity Absolute Return Fund - AUD - Acc. (Suspended)	AUD	Alternative Investment Fund	C1050119000010
IPFD3178	AUD				
IPFD2214	CNY	Franklin U.S. Government Fund - USD - Dist.	USD	Bond Fund	C1050119000058
IPFD3214	USD				
IPFD2215	CNY	Franklin U.S. Government Fund - HKD - Dist.	HKD	Bond Fund	C1050119000059
IPFD3215	HKD				
IPFD2216	CNY	Franklin U.S. Government Fund - EUR(Hedged) - Acc.	EUR	Bond Fund	C1050119000060
IPFD3216	EUR				
IPFD2231	CNY	AB Low Volatility Equity Portfolio - USD - Dist.	USD	Equity Fund	C1050120000009
IPFD3231	USD				
IPFD2232	CNY	AB Low Volatility Equity Portfolio - HKD - Dist.	HKD	Equity Fund	C1050120000010
IPFD3232	HKD				
IPFD2233	CNY	AB Low Volatility Equity Portfolio - EUR(Hedged) - Dist.	EUR	Equity Fund	C1050120000011
IPFD3233	EUR				
IPFD2234	CNY	AB Low Volatility Equity Portfolio - AUD(Hedged) - Dist.	AUD	Equity Fund	C1050120000012
IPFD3234	AUD				
IPFD2235	CNY	AB Low Volatility Equity Portfolio - CAD(Hedged) - Dist.	CAD	Equity Fund	C1050120000013
IPFD3235	CAD				
IPFD2222	CNY	Fidelity Asian Bond Fund - MINCOME - USD - Dist.	USD	Bond Fund	C1050120000002
IPFD3222	USD				
IPFD2223	CNY	Fidelity Asian Bond Fund - MINCOME - HKD - Dist	HKD	Bond Fund	C1050120000003
IPFD3223	HKD				
IPFD2224	CNY	Fidelity Asian Bond Fund - AUD(Hedged) - Dist	AUD	Bond Fund	C1050120000004
IPFD3224	AUD				
IPFD2226	CNY	HSBC Global Lower Carbon	USD	Bond	C1050120000001

IPFD3226	USD	Bond Fund - USD - Dist		Fund	
IPFD2227	CNY	FTGF ClearBridge Infrastructure Value Fund -	EUR	Equity Fund	C1050120000005
IPFD3227	EUR	EUR - Dist.			
IPFD2228	CNY	FTGF ClearBridge Infrastructure Value Fund -	USD	Equity Fund	C1050120000006
IPFD3228	USD	USD(Hedged) - Dist.			
IPFD2229	CNY	FTGF ClearBridge Infrastructure Value Fund -	AUD	Equity Fund	C1050120000007
IPFD3229	AUD	AUD(Hedged) - Dist.			
IPFD2230	CNY	FTGF ClearBridge Infrastructure Value Fund -	CNY	Equity Fund	C1050120000008
IPFD2238	CNY	Schroder Global Cities Fund- USD - Acc.	USD	Equity Fund	C1050120000014
IPFD3238	USD				
IPFD2239	CNY	Schroder Global Cities Fund - EUR - Acc.	EUR	Equity Fund	C1050120000015
IPFD3239	EUR				
IPFD2240	CNY	AB American Growth Portfolio – USD –Acc	USD	Equity Fund	C1050120000016
IPFD3240	USD				
IPFD2241	CNY	AB American Growth Portfolio – EUR Hedged –Acc	EUR	Equity Fund	C1050120000017
IPFD3241	EUR				
IPFD2242	CNY	AB American Growth Portfolio – USD – Dist	USD	Equity Fund	C1050120000018
IPFD3242	USD				
IPFD2243	CNY	AB American Growth Portfolio – HKD – Dist	HKD	Equity Fund	C1050120000019
IPFD3243	HKD				
IPFD2244	CNY	AB American Growth Portfolio – AUD Hedged –Dist	AUD	Equity Fund	C1050120000020
IPFD3244	AUD				
IPFD2245	CNY	JPMorgan Emerging Markets Investment Grade Bond Fund - USD - Dist.	USD	Bond Fund	C1050120000021
IPFD3245	USD				
IPFD2246	CNY	JPMorgan Emerging Markets Investment Grade Bond Fund– EUR(hedged) - Acc	EUR	Bond Fund	C1050120000022
IPFD3246	EUR				
IPFD2252	CNY	Fidelity US Dollar Bond	USD	Bond	C1050121000001

IPFD3252	USD	Fund- USD - Dist		Fund	
IPFD2253	CNY	Fidelity US Dollar Bond	USD	Bond Fund	C1050121000002
IPFD3253	USD	Fund- USD - Acc			
IPFD2254	CNY	BlackRock World Technology	USD	Equity Fund	C1050121000003
IPFD3254	USD	Fund- USD - Acc			
IPFD2255	CNY	BlackRock World Technology	EUR	Equity Fund	C1050121000004
IPFD3255	EUR	Fund- EUR - Acc			
IPFD2256	CNY	BlackRock World Technology	CNY	Equity Fund	C1050121000005
		Fund- CNY Hedged - Acc			
IPFD2257	CNY	HSBC Evolving Asia Equity	USD	Equity Fund	C1050121000006
IPFD3257	USD	Fund- USD - Acc			
IPFD2258	CNY	HSBC Evolving Asia Equity	HKD	Equity Fund	C1050121000007
IPFD3258	HKD	Fund- HKD - Acc			
IPFD2259	CNY	Allianz Global Opportunistic	USD	Bond Fund	C1050121000008
IPFD3259	USD	Bond- USD – Dist (Suspended)			
IPFD2260	CNY	Allianz Global Opportunistic	HKD	Bond Fund	C1050121000009
IPFD3260	HKD	Bond- HKD – Dist (Suspended)			
IPFD2261	CNY	Allianz Global Opportunistic	EUR	Bond Fund	C1050121000010
IPFD3261	EUR	Bond Fund- EUR Hedged – Dist (Suspended)			
IPFD2262	CNY	Allianz Global Opportunistic	AUD	Bond Fund	C1050121000011
IPFD3262	AUD	Bond Fund- AUD Hedged – Dist (Suspended)			
IPFD2263	CNY	JPMorgan Thematics -	USD	Equity Fund	C1050121000012
IPFD3263	USD	Genetic Therapies Fund - USD-Acc			
IPFD2264	CNY	JPMorgan Thematics -	EUR	Equity Fund	C1050121000013
IPFD3264	EUR	Genetic Therapies Fund - EUR Hedged -Acc			
IPFD2265	CNY	Fidelity Asian Bond Fund - MINCOME - CNY Hedged - Dist.	CNY	Bond Fund	C1050121000014
IPFD2270	CNY	BlackRock Sustainable	USD	Equity Fund	C1050121000015
IPFD3270	USD	Energy Fund - USD-Acc			

IPFD2271	CNY	BlackRock Sustainable Energy Fund - EUR Hedged-Acc	EUR	Equity Fund	C1050121000016
IPFD3271	EUR				
IPFD2272	CNY	BlackRock Sustainable Energy Fund - CNY Hedged-Acc	CNY	Equity Fund	C1050121000017
IPFD2266	CNY	AB Sustainable Global Thematic Portfolio – USD –Acc	USD	Equity Fund	C1050121000018
IPFD3266	USD				
IPFD2267	CNY	AB Sustainable Global Thematic Portfolio – HKD –Acc	HKD	Equity Fund	C1050121000019
IPFD3267	HKD				
IPFD2268	CNY	AB Sustainable Global Thematic Portfolio – AUD Hedged –Acc	AUD	Equity Fund	C1050121000020
IPFD3268	AUD				
IPFD2269	CNY	AB Sustainable Global Thematic Portfolio – EUR Hedged –Acc	EUR	Equity Fund	C1050121000021
IPFD3269	EUR				
IPFD2273	CNY	HSBC Global Equity Sustainable Healthcare Fund - USD-Acc	USD	Equity Fund	C1050121000022
IPFD3273	USD				
IPFD2275	CNY	HSBC Global Equity Sustainable Healthcare Fund - EUR Hedged-Acc	EUR	Equity Fund	C1050121000024
IPFD3275	EUR				
IPFD2276	CNY	HSBC Global Equity Sustainable Healthcare Fund - AUD Hedged-Acc	AUD	Equity Fund	C1050121000025
IPFD3276	AUD				
IPFD2274	CNY	HSBC Global Equity Sustainable Healthcare Fund - HKD -Acc	HKD	Equity Fund	C1050121000023
IPFD3274	HKD				
IPFD2277	CNY	HSBC Global Equity Sustainable Healthcare Fund - CNY Hedged-Acc	CNY	Equity Fund	C1050121000026
IPFD2278	CNY	Schroder HK Equity Fund - USD - Acc	USD	Equity Fund	C1050121000027
IPFD3278	USD				
IPFD2279	CNY	JPMorgan US Technology Fund - USD-Acc	USD	Equity Fund	C1050122000001
IPFD3279	USD				
IPFD2280	CNY	JPMorgan US Technology Fund - EUR-Acc	EUR	Equity Fund	C1050122000014
IPFD3280	EUR				
IPFD2281	CNY	Pictet Global Environmental	USD	Equity	C1050122000002

IPFD3281	USD	Opportunities Fund - USD Hedged-Acc		Fund	
IPFD2282	CNY	Pictet Global Environmental Opportunities Fund - EUR-Acc	EUR	Equity Fund	C1050122000003
IPFD3282	EUR				
IPFD2285	CNY	Allianz Thematica Fund-USD-Acc	USD	Equity Fund	C1050122000016
IPFD3285	USD				
IPFD2286	CNY	Allianz Thematica Fund-USD-Dis	USD	Equity Fund	C1050122000017
IPFD3286	USD				
IPFD2287	CNY	Allianz Thematica Fund-EUR-Dis	EUR	Equity Fund	C1050122000006
IPFD3287	EUR				
IPFD2288	CNY	Allianz Thematica Fund-CNH Hedged-Dis	CNY	Equity Fund	C1050122000007
IPFD2289	CNY	BlackRock Circular Economy Fund-USD	USD	Equity Fund	C1050122000018
IPFD3289	USD				
IPFD2290	CNY	BlackRock Circular Economy Fund-EUR	EUR	Equity Fund	C1050122000008
IPFD3290	EUR				
IPFD2291	CNY	BlackRock Circular Economy Fund-CNY Hedged	CNY	Equity Fund	C1050122000009
IPFD2292	CNY	Schroder Stable Growth Fund-HKD-Acc	HKD	Balanced Fund	C1050122000010
IPFD3292	HKD				
IPFD2293	CNY	Schroder Stable Growth Fund-HKD-Dis	HKD	Balanced Fund	C1050122000011
IPFD3293	HKD				
IPFD2294	CNY	Schroder Stable Growth Fund-USD-Acc	USD	Balanced Fund	C1050122000012
IPFD3294	USD				
IPFD2295	CNY	Schroder Stable Growth Fund-USD-Dis	USD	Balanced Fund	C1050122000013
IPFD3295	USD				
IPFD2296	CNY	Schroder Stable Growth Fund-CNY Hedged-Dis	CNY	Balanced Fund	C1050122000015
IPFD2283	CNY	Pictet Premium Brands Fund - USD Hedged-Acc	USD	Equity Fund	C1050122000004
IPFD3283	USD				
IPFD2284	CNY	Pictet Premium Brands Fund - EUR-Acc	EUR	Equity Fund	C1050122000005
IPFD3284	EUR				
IPFD8011	CNY	Schroder ISF Taiwanese Equity Fund-USD-Acc (Suspended)	USD	Equity Fund	C1050122000021
IPFD9011	USD				

IPFD8019	CNY	BlackRock Global Funds - Sustainable Energy Fund-USD-Acc (Suspended)	USD	Equity Fund	C1050122000022
IPFD9019	USD				
IPFD8020	CNY	BlackRock Global Funds - World Energy Fund-USD-Acc (Suspended)	USD	Equity Fund	C1050122000023
IPFD9020	USD				
IPFD8025	CNY	BlackRock Global Allocation Fund-USD-Acc (Suspended)	USD	Balanced Fund	C1050122000024
IPFD9025	USD				
IPFD8027	CNY	Ninety One GSF Global Gold Fund-USD-Acc	USD	Equity Fund	C1050122000025
IPFD9027	USD				
IPFD8028	CNY	JPMorgan Greater China Fund-USD-Dist	USD	Equity Fund	C1050122000026
IPFD9028	USD				
IPFD8031	CNY	FTGF Western Asset Asian Opportunity Fund-USD-Dist (Suspended)	USD	Bond Fund	C1050122000027
IPFD9031	USD				
IPFD8033	CNY	BlackRock Global Allocation Fund-CNY Hedge-Acc	CNY	Balanced Fund	C1050122000039
IPFD8034	CNY	BlackRock Global Allocation Fund-EUR Hedge-Acc	EUR	Balanced Fund	C1050122000028
IPFD9034	EUR				
IPFD8035	CNY	BlackRock World Financials Fund-USD-Acc	USD	Equity Fund	C1050122000029
IPFD9035	USD				
IPFD8036	CNY	BlackRock World Financials Fund-EUR-Acc	EUR	Equity Fund	C1050122000030
IPFD9036	EUR				
IPFD8039	CNY	Fidelity Global Dividend-AUD Hedge-Dist	AUD	Equity Fund	C1050122000031
IPFD9039	AUD				
IPFD8041	CNY	JPMorgan Emerging Markets Dividend Fund-USD-Dist	USD	Equity Fund	C1050122000032
IPFD9041	USD				
IPFD8042	CNY	Pictet Digital-USD-Acc (Suspended)	USD	Equity Fund	C1050122000033
IPFD9042	USD				
IPFD8043	CNY	Pictet Security-USD-Acc	USD	Equity Fund	C1050122000034
IPFD9043	USD				
IPFD8044	CNY	Schroder Asian Asset Income Fund-USD-Dist	USD	Balanced Fund	C1050122000035
IPFD9044	USD				



IPFD8045	CNY	HSBC GIF Global Lower Carbon Bond-USD-Acc	USD	Bond Fund	C1050122000036
IPFD9045	USD				
IPFD8046	CNY	BlackRock World Real Estate Securities Fund-USD-Acc	USD	Equity Fund	C1050122000037
IPFD9046	USD				
IPFD8047	CNY	BlackRock World Real Estate Securities Fund-USD-Dist	USD	Equity Fund	C1050122000019
IPFD9047	USD				
IPFD8048	CNY	BlackRock World Real Estate Securities Fund-CNY(Hedged)-Dist	CNY	Equity Fund	C1050122000038
IPFD8049	CNY	BlackRock Next Generation Technology Fund-USD-Acc	USD	Equity Fund	C1050122000020
IPFD9049	USD				
IPFD8049	CNY	BlackRock Next Generation Technology Fund-USD-Acc	USD	Equity Fund	C1050122000020
IPFD9049	USD				
IPFD2297	CNY	BNP Paribas Aqua Fund - USD Hedged-Acc	USD	Equity Fund	C1050122000040
IPFD3297	USD				
IPFD2298	CNY	BNP Paribas Aqua Fund - EUR-Acc	EUR	Equity Fund	C1050122000041
IPFD3298	EUR				
IPFD2299	CNY	BNP Paribas Green Tigers Fund-USD-Acc	USD	Equity Fund	C1050122000042
IPFD3299	USD				
IPFD2300	CNY	BNP Paribas Green Tigers Fund-CNY Hedged-Acc	CNY	Equity Fund	C1050122000043
IPFD2301	CNY	JPMorgan Asia Pacific Income Fund - CNY Hedged - Dist	CNY	Balanced Fund	C1050122000044
IPFD2302	CNY	JPMorgan Global Corporate Bond Fund - USD - Dist.	USD	Bond Fund	C1050122000045
IPFD3302	USD				
IPFD2303	CNY	JPMorgan Global Corporate Bond Fund - EUR Hedged - Dist.	EUR	Bond Fund	C1050122000046
IPFD3303	EUR				
IPFD2304	CNY	AB International Health Care Portfolio - USD - Acc	USD	Equity Fund	C1050122000047
IPFD3304	USD				

IPFD2305	CNY	AB International Health Care Portfolio - EUR Hedged - Acc	EUR	Equity Fund	C1050122000048
IPFD3305	EUR				
IPFD2306	CNY	AB International Health Care Portfolio - AUD Hedged - Dist	AUD	Equity Fund	C1050122000049
IPFD3306	AUD				
IPFD2307	CNY	HSBC Global Infrastructure Equity Fund - USD - Acc	USD	Equity Fund	C1050123000001
IPFD3307	USD				
IPFD2308	CNY	HSBC Global Infrastructure Equity Fund - USD - Dist	USD	Equity Fund	C1050123000002
IPFD3308	USD				
IPFD2309	CNY	HSBC Global Infrastructure Equity Fund - HKD - Dist	HKD	Equity Fund	C1050123000003
IPFD3309	HKD				
IPFD2310	CNY	HSBC Global Infrastructure Equity Fund - AUD Hedged - Dist	AUD	Equity Fund	C1050123000004
IPFD3310	AUD				
IPFD2311	CNY	HSBC Global Infrastructure Equity Fund - CNY Hedged - Dist	CNY	Equity Fund	C1050123000005
IPFD2314	CNY	Schroder Global Sustainable Growth Fund - USD - Acc	USD	Equity Fund	C1050123000008
IPFD3314	USD				
IPFD2315	CNY	Schroder Global Sustainable Growth Fund - EUR Hedged - Acc	EUR	Equity Fund	C1050123000009
IPFD3315	EUR				
IPFD2316	CNY	Capital Group New Perspective Fund - USD - Acc	USD	Equity Fund	C1050123000010
IPFD3316	USD				
IPFD2317	CNY	Capital Group New Perspective Fund - HKD - Acc	HKD	Equity Fund	C1050123000011
IPFD3317	HKD				
IPFD2319	CNY	Capital Group New Perspective Fund - EUR Hedged - Acc	EUR	Equity Fund	C1050123000012
IPFD3319	EUR				

IPFD2320	CNY	Capital Group New Perspective Fund - CNY Hedged - Acc	CNY	Equity Fund	C1050123000013
IPFD2321	CNY	Capital Group Capital Income Builder - USD - Dist	USD	Balanced Fund	C1050123000014
IPFD3321	USD				
IPFD2322	CNY	Capital Group Capital Income Builder - HKD - Dist	HKD	Balanced Fund	C1050123000015
IPFD3322	HKD				
IPFD2324	CNY	Capital Group Capital Income Builder - EUR Hedged - Dist	EUR	Balanced Fund	C1050123000016
IPFD3324	EUR				
IPFD2325	CNY	Capital Group Capital Income Builder - CNY Hedged - Dist	CNY	Balanced Fund	C1050123000017
IPFD2312	CNY	Schroder Global Sustainable Food and Water Fund - USD - Acc	USD	Equity Fund	C1050123000006
IPFD3312	USD				
IPFD2313	CNY	Schroder Global Sustainable Food and Water Fund - EUR Hedged - Acc	EUR	Equity Fund	C1050123000007
IPFD3313	EUR				
IPFD2327	CNY	JPMorgan Global Corporate Bond Fund - CNY Hedged - Dist.	CNY	Bond Fund	C1050123000018
IPFD2328	CNY	Schroder Global Energy Transition Fund - USD - Acc	USD	Equity Fund	C1050123000021
IPFD3328	USD				
IPFD2329	CNY	Schroder Global Energy Transition Fund - EUR Hedged - Acc	EUR	Equity Fund	C1050123000022
IPFD3329	EUR				
IPFD2336	CNY	Capital Group Global Corporate Bond Fund - USD - Dist	USD	Bond Fund	C1050123000027
IPFD3336	USD				
IPFD2337	CNY	Capital Group Global Corporate Bond Fund - HKD - Dist	HKD	Bond Fund	C1050123000027
IPFD3337	HKD				
IPFD2338	CNY	Capital Group Global Corporate Bond Fund - EUR Hedged - Dist	EUR	Bond Fund	C1050123000029
IPFD3338	EUR				
IPFD2339	CNY	Capital Group Global	CNY	Bond	C1050123000029

		Corporate Bond Fund - CNY Hedged - Dist		Fund	
IPFD2332	CNY	Fidelity US Dollar Bond Fund- CNY Hedged - Dist	CNY	Bond Fund	C1050123000023
IPFD2333	CNY	Fidelity US Dollar Bond Fund- CNY Hedged - Acc	CNY	Bond Fund	C1050123000024
IPFD2334	CNY	Fidelity ASEAN Fund A Acc USD	USD	Bond Fund	C1050123000025
IPFD3334	USD				
IPFD2335	CNY	Fidelity ASEAN Fund A Acc HKD	HKD	Bond Fund	C1050123000026
IPFD3335	HKD				
IPFD2341	CNY	BlackRock World Healthscience Fund - CNY Hedged - Acc	CNY	Equity Fund	C1050123000031
IPFD2342	CNY	JPMorgan US Technology Fund - CNY Hedged-Acc	CNY	Equity Fund	C1050123000032
IPFD2343	CNY	JPMorgan American Equity Fund-USD-Acc	USD	Equity Fund	C1050123000033
IPFD3343	USD				
IPFD2344	CNY	JPMorgan American Equity Fund-HKD-Acc	HKD	Equity Fund	C1050123000034
IPFD3344	HKD				
IPFD2345	CNY	JPMorgan American Equity Fund-EUR Hedged-Acc	EUR	Equity Fund	C1050123000035
IPFD3345	EUR				
IPFD2346	CNY	JPMorgan American Equity Fund-AUD Hedged-Acc	AUD	Equity Fund	C1050123000036
IPFD3346	AUD				
IPFD2347	CNY	JPMorgan American Equity Fund-CNY Hedged-Acc	CNY	Equity Fund	C1050123000037

\*\*The registration code could be referred to find the product information in [www.chinawealth.com.cn](http://www.chinawealth.com.cn)

**The above list of Offshore Funds could be added, reduced or adjusted by the Bank from time to time without prior notice to investors.**

For each offshore fund listed above, the Bank will provide <Offshore Fund Basic Information> for investors' reference. For each offshore fund the Bank will invest in upon application of a particular investor, the investor should accept the <Offshore Fund Basic Information> (investors visiting the Bank's premise or via Live Sign to apply for subscription should sign on the relevant <Offshore Fund Basic Information>) to ensure the investor's

understanding of the offshore fund and the relevant risk level.

### Part III. Scenario Analysis

#### Disclaimer

The following examples are purely hypothetical. The hypothetical return rate shown herein is included for illustration purpose only. The situation, changes or trend indicated herein haven't taken historical data for reference and don't indicate actual performance or predict future performance.

The scenario analysis below is produced for illustrative purpose only and does not reflect a complete analysis of all possible gain and loss scenarios that may arise under any actual investment. In addition, in the event of occurrence of certain events (e.g. Offshore Fund Transaction Suspension Event) set out in the terms and conditions applicable to this Investment Plan, the investment return will be affected accordingly. Therefore, the Bank does not declare or guarantee that any of the following scenarios would be replicated under actual investment. The actual performance may be different from any of the following scenarios, and the difference could be significant.

In the following examples, it is assumed that the Investment Plan Investment Currency is CNY and the denomination currency of the offshore fund under the Investment Plan subscribed by the investor is USD.

#### 1. Risk of Fund Value Fluctuation

The following examples show the different Investment Plan Redemption Amounts investor could receive at the time of redemption in 3 different scenarios:

Assumptions:

- (i) *Investor invests CNY amount equivalent to USD100,000 in the Investment Plan (net investment amount after deduction of subscription fee). The calculation of the total return is based on the net investment amount, without considering the subscription fee. And the Bank does not charge redemption fees.*
- (ii) *Investment period is 2 years, i.e. the investor redeems the investment after 2 years*
- (iii) *During the period, the number of Investment Plan Units subscribed by the investor has not been increased due to dividend distribution.*
- (iv) *CNY/USD exchange rate remains unchanged when the investor subscribes and redeems the Investment Plan Units.*

#### Scenario 1 – Superior Performance Scenario

Relevant Offshore Fund achieves superior performance during the investment period. For example, the investor subscribes 2,000 Investment Plan Units. Net asset value of the offshore fund is USD 50 at the time of such subscription and then rise to USD 70 at the time of redemption.

At the time of redemption, investor receives a CNY amount equivalent to USD 140,000 (2,000\*USD 70). During the 2 years investment period, the investor of the Investment Plan gains a return of CNY amount equivalent to USD 40,000 or a total return rate of 40% calculated in USD.

Scenario 2 – Moderate Performance Scenario

Relevant Offshore Fund achieves moderate performance during the investment period. For example, the investor subscribes 2,000 Investment Plan Units. Net asset value of the offshore fund is USD 50 at the time of such subscription and then rise to USD 60 at the time of redemption NAV.

At the time of redemption, investor receives a CNY amount equivalent to USD 120,000 (2,000\*USD 60). During the 2 years investment period, the investor of the Investment Plan gains a return of CNY amount equivalent to USD 20,000 or a total return rate of 20% calculated in USD.

Scenario 3 – Negative Performance Scenario

Relevant Offshore Fund achieves negative performance during the investment period. For example, the investor subscribes 2,000 Investment Plan Units. Net asset value of the offshore fund is USD 50 at the time of such subscription and then drop to USD 30 at the time of redemption.

At the time of redemption, investor receives a CNY amount equivalent to USD 60,000 (2,000\*USD 30). During the 2 years investment period, the investor of the Investment Plan does not have any return and loses 40% of the investment principal calculated in USD.

**Please note that Scenario 3 is one of the cases which may happen when the assumed performance is negative. If the offshore fund's net asset value has a significant drop at the time of redemption, more loss will be suffered by investor, and the redemption amount of the Investment Plan could even be zero. In such case, investor will not have any gain and will lose the entire investment principal.**

**2. Risk of USD/CNY Exchange Rate Fluctuation**

Assume the Initial USD/CNY exchange rate = 6.3

Scenario 1 - CNY appreciates against USD during the investment period

Final USD/CNY exchange rate = 5.670 (i.e. CNY appreciates 10% against USD within 2 years)

Fund Performance Assumption	Initial Investment Amount (USD Equivalent)	Initial CNY Investment Amount	Investment Plan Redemption Amount ( USD Equivalent)	Investment Plan Redemption Amount in CNY	Rate of Return calculated in CNY (%)
Superior Performance	100,000	630,000	140,000	793,800	+26%
Moderate Performance	100,000	630,000	120,000	680,400	+8%
Negative Performance	100,000	630,000	60,000	340,200	-46%

Scenario 2 - USD/CNY exchange rate remains unchanged during the investment period

Final USD/CNY exchange rate = 6.300

Fund Performance Assumption	Initial Investment Amount (USD Equivalent)	Initial CNY Investment Amount	Investment Plan Redemption Amount (USD Equivalent)	Investment Plan Redemption Amount in CNY	Rate of Return calculated in CNY (%)
Superior Performance	100,000	630,000	140,000	882,000	+40%
Moderate Performance	100,000	630,000	120,000	756,000	+20%
Negative Performance	100,000	630,000	60,000	378,000	-40%

Scenario 3 - CNY depreciates against USD during the investment period

Final USD/CNY exchange rate = 6.930 (i.e. CNY depreciates 10% against USD within 2 years)

Fund Performance Assumption	Initial Investment Amount (USD Equivalent)	Initial CNY Investment Amount	Investment Plan Redemption Amount (USD Equivalent)	Investment Plan Redemption Amount in CNY	Rate of Return calculated in CNY (%)
Superior Performance	100,000	630,000	140,000	970,200	+54%
Moderate Performance	100,000	630,000	120,000	831,600	+32%
Negative Performance	100,000	630,000	60,000	415,800	-34%



**Part IV. Information Disclosure**

The Bank will disclose to you the product and transaction information through the following channel and way:

- **Product Advice:** Provided through Personal Internet Banking, Mobile Banking or by mail according to your request

Type of Advice	Applicable Situation	Content of Information Disclosure
Subscription Confirmation Advice	Product is subscribed successfully	Subscription Trade Date, Investment Plan Reference Code, Name of the relevant Offshore Fund, Number of Subscription Units, Net Asset Value of the relevant Offshore Fund, Subscription Fee, Exchange Rate (if applicable)etc.
Redemption Confirmation Advice	Product is redeemed successfully	Redemption Trade Date, Investment Plan Reference Code, Name of the relevant Offshore Fund, Number of Redemption Units, Net Asset Value of the relevant Offshore Fund, Exchange Rate (if applicable) etc.
Switching Confirmation Advice	Product is switched successfully	Switching Trade Date, Investment Plan Reference Code, Name of Switch-In /Switch-Out Offshore Fund, Number of Switch-In/Switch-Out Investment Plan Units, Net Asset Value of the relevant Offshore Funds, Switching Fee etc.
Dividend Confirmation Advice	Product dividend is distributed	Dividend Type, Settlement Day, Investment Plan Reference Code, Number of Investment Plan Units distributed, or Net Asset Value of the relevant Offshore Fund and Dividend Amount etc.
Subscription Non-acceptance Advice	Subscription request is not accepted	Subscription Trade Date, Investment Plan Reference Code, Name of the relevant Offshore Fund, Principal Amount Applied for Subscription
Redemption Non-acceptance Advice	Redemption request is not accepted	Redemption Trade Date, Investment Plan Reference Code, Name of the relevant Offshore Fund, Number of Units Applied for Redemption etc.
Switch Non-acceptance Advice	Switching request is not accepted	Switching Trade Date, Investment Plan Reference Code, Name of the Offshore Fund Applied for Switch-In/Switch-Out, Number of Units Applied for Switch-Out etc.

- **Composite Statement:** The Investment Plan (including number of the Investment Plan Units held by you and the Market Value calculated based on offshore fund NAV) is listed in your regularly received statement.
- **Offshore Fund Net Asset Value and Monthly Factsheet:** You could check Offshore Fund Net Asset Value and Monthly Factsheet through our website [[www.hsbc.com.cn](http://www.hsbc.com.cn)]/ Personal Internet Banking/ HSBC China WeChat Service Account /Mobile Banking<sup>a</sup>.
- **Launch Notice:** You could check our new product launch notice through our website [[www.hsbc.com.cn](http://www.hsbc.com.cn)]/ HSBC China WeChat Subscription Account.
- **Maturity Notice:** You could check our product maturity notice through our website [[www.hsbc.com.cn](http://www.hsbc.com.cn)].
- **Important Notice and other information disclosure:** You could check Important Notice and other

information disclosure through our website [[www.hsbc.com.cn](http://www.hsbc.com.cn)].

- You could also contact your relationship manager or call the Bank to check the performance of the Investment Plan, please dial 95366. Please dial the country code of mainland China +86 (21) if you are calling from overseas, Hong Kong SAR, Macau SAR, or Taiwan. If you have registered Mobile Banking or Personal Internet Banking<sup>a</sup>, you could also log on the Mobile Banking or Personal Internet Banking<sup>a</sup> to check the Investment Plan you hold.

Please note the product performance information provided through the above channels is for your reference only. If there is any difference between the performance information orally made available to you and the written product advice/document (if any) issued by the Bank, the relevant written product advice/document should always prevail. **You should be aware that besides the information disclosed to you through above mentioned channels, the Bank will not proactively contact you to update performance of the Investment Plan, and you have the obligation to constantly check and understand the product performance and make the investment and/or redemption decision on your own. The Bank will not be responsible or liable for any loss suffered by you as a result of your failure to constantly check product performance. The Bank reserves the right to add, delete or modify the above information disclosure documents and relevant disclosure channels and ways from time to time.**

<sup>a</sup> For Global Private Banking customers, only Bank's website [[www.hsbc.com.cn](http://www.hsbc.com.cn)] and Mobile Banking are applicable as information disclosure channels, and the Personal Internet Banking/ HSBC China WeChat Service Account are not applicable.

## Part V. Risk Disclosure

**Investment product is not deposit, but rather is an investment which involves investment risks. You should act prudently in making the investment decision.**

**You should pay attention to investment risks, carefully read the sales documents of this investment product and understand all the terms and conditions applicable to this investment product.**

### Investor Commitment:

- In case of any change in any factor affecting your risk tolerance level, please re-complete the risk assessment process in a timely manner.
- The detailed conditions on customer suitability of the Investment Plan has been provided under “Suitable Customer of Investment Plan” in Part I of this <Product Subscription Document> and the relevant <Offshore Fund Basic Information>. You should self-assess and confirm whether it is appropriate for you to invest in the Investment Plan and to make the relevant payment.
- You understand that the Investment Plan is suitable for the investors who agree to comply with the relevant terms and conditions and bear the investment risks, and who believe the relevant offshore fund is expected to have positive performance.
- You understand that the Investment Plan is an open-end investment product; therefore no maturity date is assigned.
- You understand that the Investment Plan is suitable for investors who understand that CNY appreciation against foreign currency (if applicable) will have negative impact on investment return (if any).
- The Investment Plan is suitable for investors who understand relevant investment market and the risk that offshore fund may perform badly and the investment value may have significant fluctuation or even drop to zero. You should understand that the Investment Plan does not guarantee higher return than other investment or deposit products.
- You should understand that the Bank may redeem offshore fund according to the provisions of the Product Subscription Document, which will consequently lead to the redemption of the Investment Plan. The redemption amount may be lower than the investment principal.
- You should be confident that you have sufficient liquid funds to deal with unpredictable emergency funds needs.
- You should consider your overall investment portfolio planning, avoid excessive exposure of your investment portfolio to any single type of investment product, in order to limit the overexposure to a particular investment risk. Before investing in the Investment Plan, you should seek professional advice from your legal, tax and accounting advisor(s) on matters you think necessary. The Bank is not your financial advisor or trustee.
- You should understand investing in the Investment Plan is different from investing directly in the relevant offshore fund. By investing in the Investment Plan, you do not obtain any legal rights or beneficial interests or any voting right, dividend right to the relevant offshore fund or other rights enjoyed by direct investors of the relevant offshore fund.
- **You should understand that as you will actually enjoy and bear the benefit and risks associated with the offshore fund investment, the identification and transaction information held by the Bank about you, to the extent permitted by the PRC laws and regulations and provided the detailed rules have been complied with, may need to be disclosed and provided to the relevant offshore fund management company(ies) to facilitate the offshore fund management company(ies) to**

**identify the investment beneficiaries and/or comply with the offshore laws, regulations and regulatory requirements governing or regulating the offshore fund(s).**

- The Bank will deliver regular statements and publish the relevant offshore fund performance through the public website of the Bank so that you can check the performance of offshore fund conveniently. **You should understand that you have the obligation to check the offshore fund performance by yourself and make the relevant subscription, switching or redemption decision as appropriate in due course.**

**Risk Factors:**

**Please note that the risk disclosure below is designed to disclose major risks associated with this Investment Plan. Notwithstanding that the Bank has tried reasonable efforts to disclose risks that may arise this Investment Plan, the Bank does not guarantee that all risks associated with this Investment Plan have been exhausted in the risk disclosure below.**

- **Principal Risk:** The Investment Plan is a non-capital protected investment product with floating return, while neither principal nor return is guaranteed. It is suitable for investors willing to bear the risk of principal loss. In the worst case scenario, you may lose the entire principal. (Please refer to Part III “Scenario Analysis” in this Product Subscription Document to understand the possible investment results under the Investment Plan). You should fully understand the investment risks and act prudently in making the investment decision.
- **Return Risk:** Unlike traditional deposit product, the Investment Plan has an investment element and returns may vary. Return of the Investment Plan is not guaranteed or promised by the Bank. The Investment Plan does not guarantee a return higher than other investment or deposit product. It is likely to get no return from investing in the Investment Plan.
- **Credit Risk:** Investors of the Investment Plan should bear credit risks of the Bank, the Offshore Fund Management Company, Offshore Fund Investment Advisor, Custodian Bank, Overseas Custodian Bank and the transaction counterparties under the offshore fund.
- **Liquidity Risk:** Investors are not allowed to transfer or resell their investment in the Investment Plan to anyone else. If offshore fund management company rejects the Bank’s request to redeem offshore fund based on “Market Timing” or “Excessive Trading” behaviors, the Bank will consequently reject investors’ requests to redeem the relevant Investment Plan units held by them. And if Offshore Fund Redemption Delay Event or Offshore Fund Transaction Suspension Event occurs, redemption request of investor will be affected as well. All these factors would affect the liquidity of investor’ investment. (Please note that “Market Timing” means systematical subscription, switching or redemption of offshore funds under the Investment Plan within a short space of time, which seeks to make profit or can be reasonably considered as making profit by taking advantage of market timing opportunity and imperfections or deficiencies of the fund net asset value calculation system; while “Excessive Trading” means subscription, switching or redemption of offshore fund under the Investment Plan which, by virtue of the trading frequency or amount, has caused a rise in the offshore fund’s operation cost to such extent as may be deemed as serious enough to be harmful to the interests of other stockholders of the offshore fund, influence the performance of the offshore fund and/or interfere with the asset management of offshore fund).
- **Offshore Fund Risk:** Investment in offshore funds is a type of investment involving risks. All risks of directly investing in offshore fund would be reflected and included in the investment in the Investment Plan. These risks include but are not limit to interest rate risk, market volatility risk, stock market risk,

counterparty risk, derivatives risk, liquidity risk, credit risk of bonds, imperfection risk of offshore fund strategy analysis or implementation, risk of possible difficulty to value certain securities or difficulties to sell certain securities at favorable time or favorable price, transaction risk of investing in options, futures, swaps and other over-the-counter (OTC) derivatives, risk of investing in emerging markets, investment concentration risk etc.

- **Market Risk:** Many factors could affect the performance of offshore fund, including political and economic environment, business condition, investor's sentiment and confidence etc. All of these factors may exist in both local and global markets. When the market invested by the relevant offshore fund fluctuates significantly due to the above mentioned factors, performance of the relevant offshore fund will be affected directly, and then consequently affect the investment return of the Investment Plan. In the worst case scenario, the amount received by investors from their investment in the Investment Plan could even be zero.
- **Foreign Exchange Risk:** If the investment currency of the Investment Plan is CNY and the offshore fund which the Bank will invest under this Investment Plan is denominated in foreign currency, initially the CNY funds collected under the Investment Plan need to be converted into foreign currency in order for the Bank to subscribe offshore fund in foreign currency. When the Investment Plan is redeemed, the redemption proceeds (if any) will also be denominated in foreign currency and such foreign currency proceeds will be converted back to CNY for payment to investors. If investment currency of the Investment Plan is the offshore fund denomination currency, which is not your base currency and you choose to convert other currency into the denomination currency of the offshore fund for the purpose of subscribing the Investment Plan and/or you need to convert the redemption proceeds (if any) back to your base currency, your actual investment return could be affected negatively or positively due to exchange rate fluctuations. Investors need to pay attention to exchange risk of the Investment Plan. Exchange rate fluctuation would result in negative or positive impact. In the worst scenario, investor may obtain no return and loss all the capital because of exchange rate fluctuation.
- **Risk on Currency Hedging:** QDII products with the purpose of hedging FX risk derived from the exchange rate between the fund's denominated currency and the base currency, are labelled as 'hedged'. Investors should note that the FX risk is not fully hedged under certain market conditions, and product may involve FX risks other than denomination currency, and risks associated with hedging instrument.
- **Re-investment Risk:** Investors should consider, in case of a redemption (in particular redemption by the Bank) of the Investment Plan, whether or not there will be a chance for them to re-invest the redemption amount (principal and potential return (if any)) in other products with similar potential return and investment period.
- **Event Risk:** If any material event occurs in respect of the Bank and/or offshore fund management company, the credit rating of the Bank and/or the offshore fund management company may be downgraded.
- **Country Risk:** If any material event takes place in the country of the offshore fund management company, the return of investors may be affected.
- **Settlement Risk:** Settlement date will be suspended or delayed due to emergency or special circumstances, market volatility factors and/or business practices in the registration country of the Bank and/or the offshore fund management company, the location of the Exchange of the assets under offshore fund or the payment settlement agency.
- **Inflation Risk:** Inflation may lead to the decrease of actual return of the Investment Plan.

- **Tax Risk:** All tax liabilities imposed by any PRC and/or other applicable tax law and/or regulation or changes to such tax law and/or regulation on amounts payable by offshore fund management company to the Bank under the offshore fund or amounts payable by the Bank to investors under the Investment Plan shall be borne by investor. Currently there is no such tax. However, such tax liability may arise if there are changes of any applicable tax law or regulation in the future.
- **Risk of No Direct Recourse to Offshore Fund Management Company/Custodian Bank/Overseas Custodian Bank:** As investors of this Investment Plan are not holders of the relevant offshore fund or contracting party to custodian agreement or sub-custodian agreement in respect of the Investment Plan, investors can't make claims directly against the Offshore Fund Management Company, Custodian Bank or Overseas Custodian Bank or any other party (other than the Bank) involved in the offshore fund or the Investment Plan. In addition, unless otherwise agreed between the Bank and investor, the Bank's obligation (including but not limited to exercising any right or right of recourse against, making any claims against, seeking remedies from the Offshore Fund Management Company, Custodian Bank and Overseas Custodian Bank) to investors under the Investment Plan is limited to such extent as is expressly specified in the terms and conditions applicable to the Investment Plan. As long as the Bank acts in good faith and with due care in exercising such right or recourse against or making such claims against the Offshore Fund Management Company, Custodian Bank and Overseas Custodian Bank or any other party relating to the relevant offshore fund and this Investment Plan, the Bank shall not be liable to investors or any other party.
- **Payment Delay Risk:** The payment of redemption amount may be delayed due to the occurrence of Offshore Fund Redemption Delay Event or other event.
- **Overseas Legal Risk:** Offshore fund is managed by offshore fund management company and is subject to exclusive jurisdiction of the place of registration of the relevant offshore fund. Securities law and other laws and judicial procedures and practices in offshore jurisdiction are different from those of mainland China, therefore offshore fund may not enjoy the same level of protection as similar securities or financial products managed in mainland China, and do not have the same legal meaning as those similar securities or financial products managed in mainland China either. In addition, any legal proceedings in respect of the offshore fund must be brought before the court of the place of registration of the relevant offshore fund, which may increase the costs and other burden of participating in the relevant legal proceedings.
- **Non-acceptance Risk:** The Bank may reject your request for subscription of the Investment Plan according to the provisions of this Product Subscription Document. In case of such rejection, any funds received but not accepted as the subscription funds of the Investment Plan and the interest (if any) accrued thereon will be retained in your designated account, and the freezing of the funds in the designated account will be released by the Bank.
- **Risk of Redemption of the Investment Plan by the Bank:** The Bank may redeem offshore fund according to the provisions of the Product Subscription Document, which will lead to the Bank's redemption of the Investment Plan. Redemption amount received by investors under such circumstance may be lower than their subscription amount of the Investment Plan.

In case of any change in the factors (e.g. age, financial status, investment experience, investment objective, expected return, risk preference, need for liquidity, risk awareness and risk/loss tolerance) affecting your risk tolerance level, please re-complete the risk assessment in a timely manner.

**I/We hereby confirm that I/we have read and understood Part V “Risk Disclosure” of this Product Subscription Document.**

**I/We hereby confirm that I/we have read and understood each and all parts of the Product Subscription Document and each and all the terms and conditions applicable to this Product, the Bank has made appropriate explanation, and I/we hereby agree to and accept each and all the terms, conditions and risk disclosure applicable or relating to this Product.**

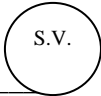
**Customers visiting the Bank’s premise personally or via Live Sign to conduct the transaction should also read the information below, fill the related contents and sign the documents.**

Having conducted risk assessment, I/we hereby confirm based on my/our own actual circumstance that my/our risk tolerance level / risk profile is: \_\_\_\_\_ (Please write by yourself).

**According to the related regulations in China, you should handwrite the following sentence to confirm your acceptance of the above risks:**

I/We have read and have full and clear understanding of the above risk disclosure, and I/we am/are willing to undertake the relevant risks.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



Customer Signature

Date

\_\_\_\_\_  
Sales Staff Signature

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