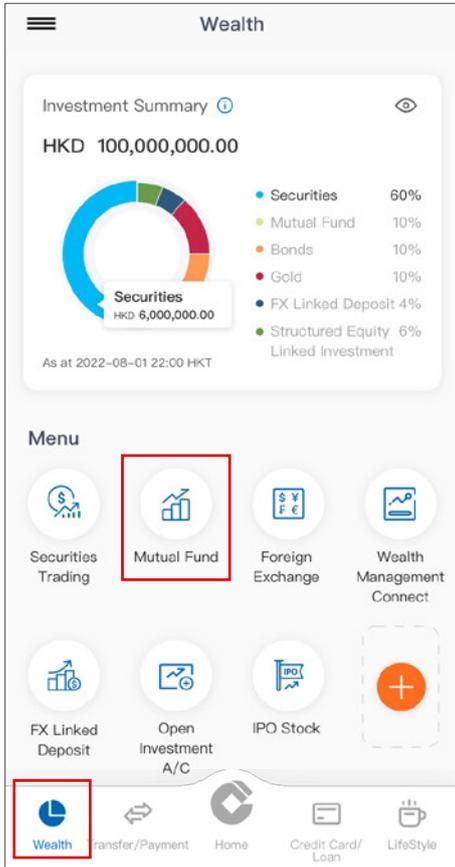
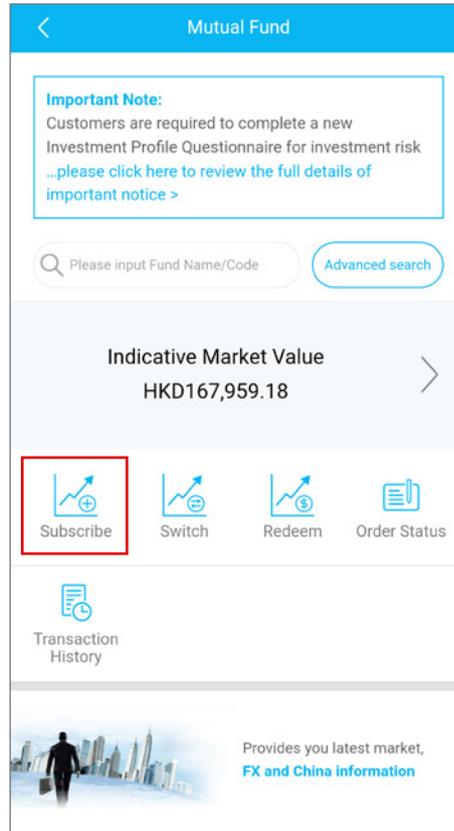


## Mutual Fund Guide

- 1 Log on your Mobile Banking account and tap "Mutual Fund" at the "Wealth" main page.



- 2 Tap "Subscribe" at the "Mutual Fund" main page.





## Mutual Fund Guide

- 3 Input searching criteria and tap "Search" at "Fund Search" page.

<
Fund Search

**Important Note:**  
Customers are required to complete a new Investment Profile Questionnaire for investment risk  
[...please click here to review the full details of important notice >](#)

**Keyword Search** Please input Fund Name/Code

**Fund Houses** Please select >

**Fund Categories** Please select >

**Asset Classes** Please select >

**Currencies** Please select >

**Risk Levels** Please select >

**Distributions** Please select >

**Morningstar Ratings** Please select >

Clear

Search

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Notes:

1. Product Risk Level, which is assigned and provided by our Bank, is classified from 1 to 5. Risk Level 1 is the most conservative while Risk Level 5 is the most aggressive.
2. Fund Category and Asset Class are assigned and provided by our Bank with reference but not limited to the investment objective of the fund and the asset class and geographical locations of which the fund invests in.
3. For the Morningstar Rating Methodology, please [click here](#) for details.
4. Please click on the fund name to view the fund report provided by Morningstar Asia Limited.
5. "-" will be shown in case the relevant information is not available.
6. Please note that mutual funds are traded on a "forward pricing" basis, which means that fund execution prices of funds are calculated on the basis of their net asset values after the market closes on the relevant dealing days and you cannot specify the order prices when buying or selling fund units.
7. Investors should not only base on this webpage alone to make investment decisions, but should read the relevant fund's offering documents (including the full text of the risk factors stated therein) in detail.
8. Unless otherwise specified, the fund information mentioned in this webpage is provided by Morningstar Asia Limited.

Additional information for the pages "Cumulative Performance" and "Calendar Year Performance":

1. For the investment returns denominated in a currency other than USD/ HKD in the above (as per your setting), please note that a USD/ HKD-based investor is exposed to fluctuations in the exchange rate.
2. Please note that no performance information will be provided for funds which are launched less than 6 months.
3. For the fund performance of the past 5 calendar years, please click "Calendar Year Performance" for details. For the fund performance of other time horizon, please click "Cumulative Performance" for details.
4. For a fund that was launched within a calendar year, the fund performance of that calendar year is of a period from the fund inception date to the end of that calendar year.

Additional information for the page "Risk & Return":

1. Please note that no risk and return information will be provided for funds which are launched less than 6 months.
2. For the calculation basis of volatility and Sharpe Ratio, please [click here](#) for details.

Additional information for the page "Documents":

1. Before making any investment decisions, you should read carefully and understand the offering documents of the specific fund(s) (including the fund details and full text of the risk factors stated therein). The following is the legend:

- F Fund Factsheet
- P Prospectus
- A Annual Report
- I Interim Report
- K Key Facts Statement

You need to have the latest version of Acrobat Reader to view the file. The software can be downloaded from <http://www.adobe.com>. If you wish to obtain a printed copy of the offering documents, please visit our branches or contact our Relationship Managers.

Additional information for the page "Fee and Charges":

1. The fee and charges shown above is not exhaustive. Please refer to the offering documents of the fund for details.

You can read the following educational leaflets/booklets if you wish to know more about funds:

[Know your rights in the sales process >](#) / [How to read product key facts statements >](#)

**Important Message:**

[Disclaimer of Online Investment Trading Services >](#)  
[General Terms & Conditions in relation to Online Mutual Fund Service >](#)  
[Important Notice to Customers for Mutual Funds Investment Services >](#)



## Mutual Fund Guide

4 Select the fund you would like to subscribe.

Fund Code	Fund Name	Fund Category
<p><b>Important Note:</b> Customers are required to complete a new Investment Profile Questionnaire for investment risk ...please click here to review the full details of important notice &gt;</p>		
Performance Calculation Currency USD		
AX11	AXA ASIAN SHORT DURATION BONDS ADIS(M)USD CASH	Asia Pacific Bond
		Risk Level 5 Not Rated
	USD 101.25	as of 2020/01/31
BT11	PRINCIPAL ASIA PACIFIC HIGH DIVIDEND EQUITY-INC UNITS(REINV)	Asia Pacific Equity
		Risk Level 4 ★★★
	USD 31.07	as of 2020/01/30
FI11	FIDELITY FUNDS - AMERICA FUND A-USD	US Equity
		Risk Level 4 ★★
	USD 10.80	as of 2020/01/31
JF11	JPM EUROPE EQUITY A (DIST) - USD (REINVEST DIV)	European Equity
		Risk Level 4 ★★★★★
	USD 47.13	as of 2020/01/31
LM11	LEGGMASON QSMV GLOBAL EQUITY GROWTH&INCOME A USD(M)PLUS CASH	Global Equity
		Risk Level 3 ★★★
	USD 106.36	as of 2020/01/31
VH11	VALUE PARTNERS CHINA A-SHARE SELECT FUND A NZD UNHEDGED	China Equity - A Shares
		Risk Level 5 ★★
	NZD 12.73	as of 2020/01/23
VP11	VALUE PARTNERS HIGH-DIVIDEND STOCKS FUND A2 MDIS NZDH (CASH)	Sectors
		Risk Level 5 Not Rated
	NZD 9.03	as of 2020/01/31

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Notes:

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3. For the Morningstar Rating Methodology, please [click here](#) for details.
4. Please click on the fund name to view the fund report provided by Morningstar Asia Limited.
5. "-" will be shown in case the relevant information is not available.
6. Please note that mutual funds are traded on a "forward pricing" basis, which means that fund execution prices of funds are calculated on the basis of their net asset values after the market closes on the relevant dealing days and you cannot specify the order prices when buying or selling fund units.
7. Investors should not only base on this webpage alone to make investment decisions, but should read the relevant fund's offering documents (including the full text of the risk factors stated therein) in detail.
8. Unless otherwise specified, the fund information mentioned in this webpage is provided by Morningstar Asia Limited.



## Mutual Fund Guide

5 Tap "Subscribe" at the "Fund Details" page

<
Fund Details

**Key Stats**

AXA ASIAN SHORT DURATION BONDS ADIS(M)USD CASH [AX11]

USD  
**101.25** as of 2020/01/31

Fund Category: Asia Pacific Bond

Risk Level: 5

Morningstar Rating: Not Rated

Interactive Chart
Subscribe

**Cumulative Performance** ∨

YTD Return	0.64
1-Month Return	0.64
3-Month Return	1.04
6-Month Return	1.99
1-Year Return	8.15
Effective Date	2020/01/31

**Calendar Year Performance** ∧

**Risk & Return** ∧

**Documents**

F
P
A
I
K

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Notes:

- Product Risk Level, which is assigned and provided by our Bank, is classified from 1 to 5. Risk Level 1 is the most conservative while Risk Level 5 is the most aggressive.
- Fund Category and Asset Class are assigned and provided by our Bank with reference but not limited to the investment objective of the fund and the asset class and geographical locations of which the fund invests in.
- For the Morningstar Rating Methodology, please [click here](#) for details.
- Please click on the fund name to view the fund report provided by Morningstar Asia Limited.
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- Please note that mutual funds are traded on a "forward pricing" basis, which means that fund execution prices of funds are calculated on the basis of their net asset values after the market closes on the relevant dealing days and you cannot specify the order prices when buying or selling fund units.

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- For the investment returns denominated in a currency other than USD/ HKD in the above (as per your setting), please note that a USD/ HKD-based investor is exposed to fluctuations in the exchange rate.
- Please note that no performance information will be provided for funds which are launched less than 6 months.
- For the fund performance of the past 5 calendar years, please click "Calendar Year Performance" for details. For the fund performance of other time horizon, please click "Cumulative Performance" for details.
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Additional information for the page "Fee and Charges":

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You can read the following educational leaflets/booklets if you wish to know more about funds:

[Know your rights in the sales process >](#) / [How to read product key facts statements >](#)

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[Important Notice to Customers for Mutual Funds Investment Services >](#)



## Mutual Fund Guide

6 Tap "Subscribe" after you read and verify the fund details including fund documents.

<
Fund Subscription

**Important Note:**  
Customers are required to complete a new Investment Profile Questionnaire for investment risk ...please click here to review the full details of important notice >

**1** AXA ASIAN SHORT DURATION BONDS ADIS(M)USD CASH[AX11]

USD96.4500

Asset Class / Fund	Bond/Asia Pacific Bond
Category	
Fund Price Date	2018/11/29
Derivative Knowledge Required#	N
Product Risk Level*	3

Offering Documents

- Fund Factsheet
📄
- Prospectus
📄
- Key Facts Statement
📄
- Annual Report
📄

**2** Subscribe

**Remarks**

Not all the mutual fund products and services available in CCBA will be available in our electronic platforms. The availability of the mutual funds is limited to those provided by product providers approved by CCBA. For other limitations of our Online Mutual Fund Service, please refer to the "GENERAL TERMS & CONDITIONS IN RELATION TO ONLINE MUTUAL FUND SERVICE".

For investment funds with specific investment tenor, please pay attention to fixed maturity features and associated risks, including but not limited to limited duration risk, substantial realisations risk, early termination risk and limited subscription risk. Also, the funds are only open for subscription during the initial offer period, and will be terminated automatically at maturity. The funds are not a guaranteed fund. There is no guarantee of the repayment of principal. Please refer to the "Fixed Maturity Features and Associated Risks" and Prospectus of the funds for further details.

For AXA Emerging Markets Short Duration Bonds Fund, please note that you generally buy, switch and redeem units at the Fund's net asset value processed on the basis of the dealing price as of the following business day (T+1) after the Bank receives customers' request in

good order on or before the dealing cut-off time of the Bank.

For each online/mobile fund subscription instruction, you may submit at most 10 orders on different mutual funds. In view of the different settlement account required for the subscription of RMB Denominated Funds and Non-RMB Denominated Funds, please submit your subscription instructions of RMB and Non-RMB Denominated Funds separately.

The updated fund information, if available, are provided above for your reference before fund subscription.

#For fund(s) which is/are marked with "Yes" in the column "Derivative Knowledge Required", this/these fund(s) is/are classified as derivative product(s) and is/are targeted to the customers who is considered as having general knowledge of the nature and risks of derivatives.

Warning statements for "Derivative Knowledge Required" funds

(I) The product is a complex product and investors should exercise caution in relation to the product.

(II) The relevant offering documents may not have been reviewed by the SFC and investors are advised to exercise caution in relation to the offer.

(III) This product has been authorized by the SFC, but such authorization does not imply official recommendation and such SFC authorization is not a recommendation or endorsement of a product nor does it guarantee the commercial merits of a product or its performance.

(IV) The past performance is not indicative of future performance.

\*Product Risk Level is classified from 1 to 5. Risk Level 1 is the most conservative while Risk Level 5 is the most aggressive.

Before making any investment decisions, you should read carefully and understand the offering documents of the specific fund(s) (including the fund details and full text of the risk factors stated therein). The following is the legend:

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- P Prospectus
- A Annual Report
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- K Key Facts Statement

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## Mutual Fund Guide

7 Tap "Proceed" after you input the transaction information and acknowledge relevant declarations.

<
Fund Subscription

Please note that the cut-off time for Online Mutual Fund trading is 2:30 p.m. on each business day (excluding Saturday). Order received after the cut-off time will be treated as if received on the following business day.

Mutual Fund Account	0000123456	>
Customer Type	Premier Banking	
	<a href="#">View Discount</a>	
Risk Profile Category <sup>^</sup>	(3) Medium Risk	

<sup>^</sup> Remark: Customers' risk profiling category is classified into 5 types, namely (1) Conservative, (2) Low Risk, (3) Medium Risk, (4) Growth and (5) Aggressive.

Debit Account	HKD Multi-Currency Savings	>
	000012345678	
Available Balance	HKD 712,132.76	
The investment amount will be calculated in	HKD	
	<a href="#">view Exchange Rate &gt;</a>	

(To enjoy our real-time online foreign exchange rates, you may buy/sell foreign currencies by choosing "Transfer to CCB (Asia) Account" during office hours.)

Fund Name [Fund Code]	AXA ASIAN SHORT DURATION BONDS ADIS(M)USD CASH[AX11]	
Risk Mismatch**		
Tenure Mismatch**		
Asset Concentration Mismatch+		

[Remark for risk mismatch / tenor mismatch](#)

Investment amount

HKD 10,000.00

Subscription Fee 3.000%

Client's asset concentration ratio on investment in the selected investment product type:

10 %

Based on the total investment in Mutual Funds including those held in the Bank shown in relevant Bank statement(s) or other records, please refer to "Fund Holdings" page for details of your total investments in Mutual Funds held in the Bank

The Bank began to record the asset concentration risk ratio of each purchase transaction starting from September 20, 2019. Your latest asset concentration risk ratio in our Bank record is: 10%.

[The methodology adopted for assessing and assigning ratings to investment products >](#)

[The methodology adopted for categorising clients >](#)

<sup>+</sup> "Designated Threshold" is the asset concentration threshold for the selected investment product type and order placement as determined by the Bank.

- "Designated Threshold" is 35%
- if the selected investment product is with product risk rating of 4 or above; or
- if the Client has mismatch in risk, tenure in that order placement and/or financial situation assessment
- "Designated Threshold" is 45%
- None of the above criteria is met for the order placement

**Important Note for the Fund**

I confirm that

I declare I have received, read and understood the Prospectus / Product Key Facts Statement / Financial Report(s) / SFC Leaflets# / Important Notice to Customers for Mutual Fund Investment Services in the language that I am conversant with.

I declare I am eligible to subscribe the selected fund(s) under the [General Terms & Conditions in Relation to Online Mutual Fund Service\\*](#)

I am the citizen/national/resident eligible to subscribe to the mutual fund as allowed in the trust deed, fund prospectus and/or offering documents.

I have read and understand the [Important Note for the Fund](#)

I have considered the suitability of my investing in this investment product taking into account my investment objective, risk tolerance, investment horizon, investment experience and knowledge, financial situation, asset concentration and personal circumstances, etc. I further confirm that this order placement and the product involved is within my risk tolerance and I have sufficient net worth to be able to assume the risk and bear the potential losses in trading this product. I confirm that this order placement is based on my own decision and risk tolerance after receiving, reading and understanding the relevant product documents in relation to this product.

Proceed

[Notes on cut-off time for Mutual Fund trading >](#)

You can read the following educational leaflets/booklets if you wish to know more about funds:

[Know your rights in the sales process >](#) / [How to read product key facts statements >](#)

**Important Message:**

[Disclaimer of Online Investment Trading Services >](#)

[General Terms & Conditions in relation to Online Mutual Fund Service >](#)

[Important Notice to Customers for Mutual Funds Investment Services >](#)

## Mutual Fund Guide

8 Tap "Confirm" after verifying the transaction details.

<
Fund Subscription

Please note that the cut-off time for Online Mutual Fund trading is 2:30 p.m. on each business day (excluding Saturday). Order received after the cut-off time will be treated as if received on the following business day.

Mutual Fund Account	0000123456
Debit Account	HKD Multi-Currency Savings 000012345678

Fund Name [Fund Code]	AXA ASIAN SHORT DURATION BONDS ADIS(M)USD CASH [AX11]
Risk Mismatch**	
Tenure Mismatch**	
Maturity Date	-
Gross Investment Amount	HKD 10,000.00
Net Subscription Fee*	1.75%

I have understood that the mutual fund selected may not fit my investment objective in accordance with my Investment Profile Questionnaire, and agree to confirm the transaction.

The risk level of the selected product(s) is/are higher than my risk profiling category. Despite the above, I decide to proceed the order placement(s) as I understand and accept the features and risks of the product(s) and consider that the product(s) is/are suitable to me.

[Subscription Fee Table >](#)  
[Notes on management fee rebate received by the Bank >](#)  
[Notes on cut-off time for Mutual Fund trading >](#)

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[Know your rights in the sales process >](#) / [How to read product key facts statements >](#)

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[General Terms & Conditions in relation to Online Mutual Fund Service >](#)  
[Important Notice to Customers for Mutual Funds Investment Services >](#)

Confirm

9 Transaction completed.

Home



Your Subscription Order(s) has/have been received.  
Order Reference No. : SBM0100198

Fund Name [Fund Code]	AXA ASIAN SHORT DURATION BONDS ADIS(M)USD CASH[AX11]
Gross Investment Amount	
	HKD10,000.00

Please note that the cut-off time for Online/Mobile Mutual Fund trading is 2:30 p.m. on each business day (excluding Saturday). Order received after the cut-off time will be treated as if received on the following business day. The Bank has the discretion to change the cut-off time subject to specified situations. Customers are advised to inquire the details before trading. Please call Bank By Phone at (852) 277 95533 for inquiries.

The above subscription order(s) shall be subject to the acceptance, allotment and/or approval by the Bank and the relevant fund house. The subscription order shall be deemed to be accepted, without further notification, by the Bank upon the Bank debiting the Customer's account to effect the subscription order with the relevant fund house. The Bank will notify you if the subscription order is not accepted by the Bank or the relevant fund house for any reason.

Please check the Order Status at "Order Status" after placing any order.

You can read the following educational leaflets/booklets if you wish to know more about funds:  
[Know your rights in the sales process >](#) / [How to read product key facts statements >](#)

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[General Terms & Conditions in relation to Online Mutual Fund Service >](#)  
[Important Notice to Customers for Mutual Funds Investment Services >](#)

Order Status

Subscribe Another Fund