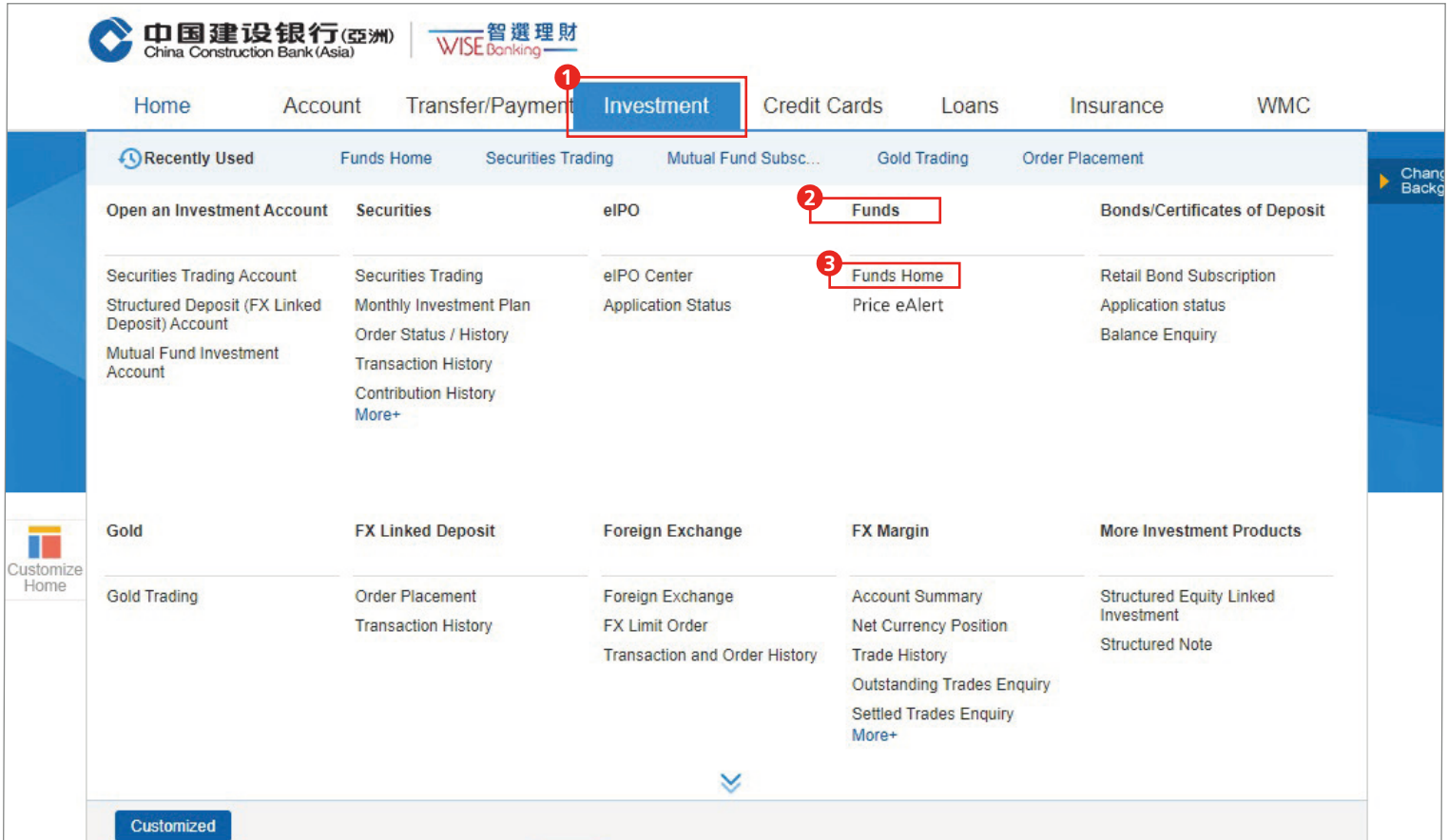


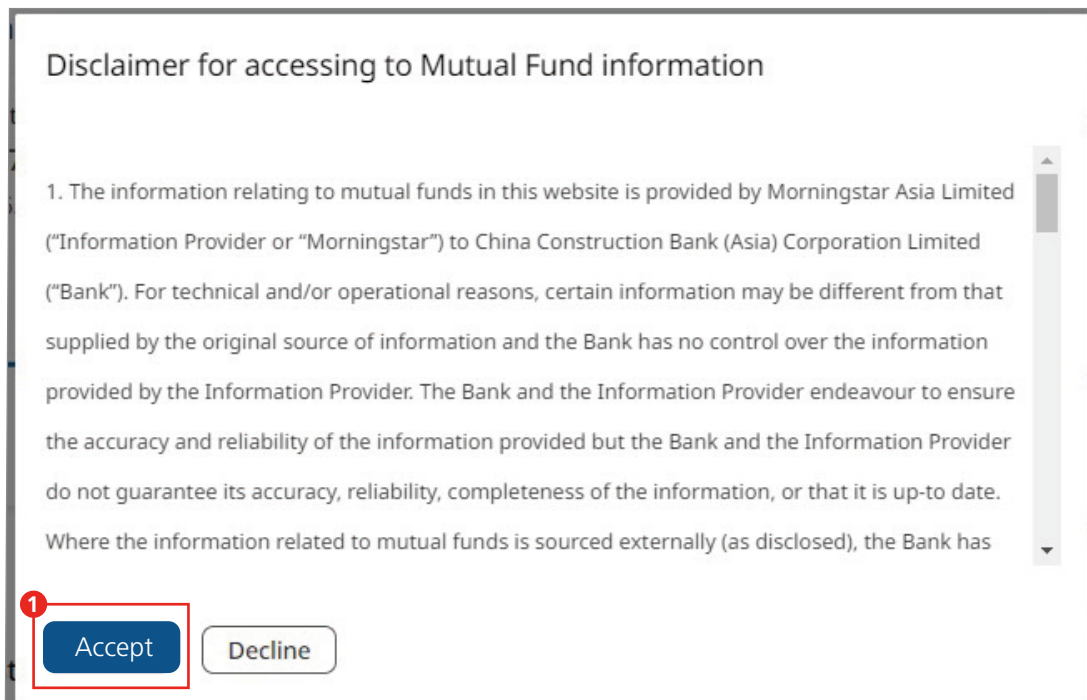
Online Mutual Fund Subscription Guide

Step 1 Log in Online Banking, select "Investment" and click "Funds Home" under "Funds".



The screenshot shows the online banking interface of China Construction Bank (Asia). The top navigation bar includes links for Home, Account, Transfer/Payment, **Investment** (highlighted with a red box and a red circle with the number 1), Credit Cards, Loans, Insurance, and WMC. Below the navigation bar, there is a section for 'Recently Used' and a grid of service categories. In the 'Funds' category (highlighted with a red box and a red circle with the number 2), the 'Funds Home' option is highlighted with a red box and a red circle with the number 3. Other categories include Securities, eIPO, Bonds/Certificates of Deposit, Gold, FX Linked Deposit, Foreign Exchange, FX Margin, and More Investment Products. A 'Customized' button is visible at the bottom left of the interface.

Step 2 Read the "Disclaimer for accessing to Mutual Fund information" and click "Accept" to consent and continue the transaction process.



The screenshot shows a dialog box titled "Disclaimer for accessing to Mutual Fund information". The text inside the dialog box reads:

1. The information relating to mutual funds in this website is provided by Morningstar Asia Limited ("Information Provider or "Morningstar") to China Construction Bank (Asia) Corporation Limited ("Bank"). For technical and/or operational reasons, certain information may be different from that supplied by the original source of information and the Bank has no control over the information provided by the Information Provider. The Bank and the Information Provider endeavour to ensure the accuracy and reliability of the information provided but the Bank and the Information Provider do not guarantee its accuracy, reliability, completeness of the information, or that it is up-to date. Where the information related to mutual funds is sourced externally (as disclosed), the Bank has

At the bottom of the dialog box, there are two buttons: **Accept** (highlighted with a red box and a red circle with the number 1) and **Decline**.

Online Mutual Fund Subscription Guide

Step 3 Enter the "Mutual Fund" page and click "Advanced search" to enter the search page.

Mutual fund account
800029****


Search by fund code / name

Search

1
Advanced search

Portfolio summary

Indicative market value
HKD 12,599.37
818,079.24 ↑ 18.55%



View details


Dividend income
HKD 0.00

View details


Quick links

- Transaction history
- Order status
- My watchlist
- Fund Comparison
- X-ray
- Mutual Funds Transfer In Application


Thematic investment choices




ESG Investing
List of SFC authorized ESG funds



Low Volatility
Top 20 Funds by sorting the lowest 1-year volatility




High Sharp Ratio
Top 20 Funds by sorting the highest 1 year Sharp Ratio %



High Dividend
Top 20 Funds by sorting the highest 1-year dividend %

Featured offers



Mutual Fund Transfer-in Cash Reward

Online Mutual Fund Subscription Guide

Step 4 On the "Advanced Search" page, enter the fund selection criteria and click "Show results" ("Show 1206 results" in below example).

Investment > Mutual Funds > Advanced Search

Advanced Search

Keyword

Hot Theme

Popularity ranking

Fund house

Fund category

Asset class

Currency

Risk Level

Distribution

Dividend yield % to %

1-year return range % to %

Morningstar rating

SFC-authorized ESG

ESG rating by

Morningstar

Thematic investment choices



ESG Investing

List of SFC authorized ESG funds

[View details](#)



High Sharp Ratio

Top 20 Funds by sorting the highest 1 year Sharp Ratio %

[View details](#)



Low Volatility

Top 20 Funds by sorting the lowest 1-year volatility

[View details](#)



High Dividend

Top 20 Funds by sorting the highest 1-year dividend %

[View details](#)



Big Data

Achieve a systematic (i.e. rule based) approach to portfolio selection

[View details](#)

1

Show 1206 results

Reset filters

Online Mutual Fund Subscription Guide

Step 5 Check the search results, click ":" next to the name of the fund you want to subscribe and then click "Subscribe".

Investment > Mutual Funds > Fund Search Result

Fund Search Result (1206 results found)

Performance calculation currency: USD

Overview Cumulative Performance Calendar Year Performance Risk & Return

Fund name [Fund code]	Fund category	Fund price	6M performance	Risk level	Morningstar rating	ESG rating by Morningstar
US Fixed Income	US Fixed Income	AUD 9.07 As of 2024/04/19	↑ 7.25%	4	no rated	●●
⋮	View fund details					
⋮	Subscribe					
⋮	Apply regular investment plan					
⋮	Add to watchlist					
US Fixed Income	US Fixed Income	EUR 9.07 As of 2024/04/19	↑ 8.20%	4	no rated	●●
US Fixed Income	US Fixed Income	GBP 8.96 As of 2024/04/19	↑ 10.47%	4	no rated	●●
US Fixed Income	US Fixed Income	HKD 75.04 As of 2024/04/19	↑ 7.15%	3	★★★★★	●●

Online Mutual Fund Subscription Guide

Step 6 Read all the Offering Documents, select the "Mutual fund account" and "Debit account", fill in the "Investment amount", then choose the "Investment objective" of this transaction, read the important notes and click "Continue".

Investment > Mutual Funds > Fund subscription

Fund subscription

1 Subscription details

2 Review

3 Subscription confirmation

Account details

Mutual fund account

2 800029 ****

Customer type

Premier Banking

Risk profile category ?

5/5

Debit account

3 HKD Multi-Currency Savings Account
00001047 ****

The investment amount will be in

HKD

[View exchange rate](#)

Available balance

HKD 8,765,432.1

Fund details

Fund information

Fund name [Fund code]

HSBC FCP 1 AMERICAN INCOME

PORTFOLIO AT CASH DRG - HKD

CLASS [ACCA]

Fund price

HKD 12220

As of 2024/04/19

Past 6 months performance

↑ 7.13%

Product risk level

3

Asset class

Bond



Fund category

US Fixed Income

Derivative knowledge required

No

1 Offering documents

-  Fund Factsheet
-  Prospectus
-  Annual Report

Subscription details

Investment amount

4 HKD 10000

Asset concentration assessment

The sum of (i) Amount to be invested in this(these) order placement(s) and (ii) existing market value of the selected type of investment products (plus the relevant stock holdings) held in our Bank is HK\$ 146100.47.

Client's #financial assets in our Bank is HK\$ 79551341134.57.

Including this (these) order placement(s), client's reference asset concentration ratio on investment in the selected investment product type (Based on financial assets in our Bank) is ^ <1 %.

Our Bank threshold on [HSBC FCP 1 AMERICAN INCOME PORTFOLIO AT CASH DRG - HKD CLASS] is + 45 %.

Including the amount to be invested in this order placement and existing market value of the selected type of investment product (plus the relevant stock holdings) held in our Bank, the asset concentration on

Online Mutual Fund Subscription Guide

institutions, is not higher than 45 %(threshold)

[View details](#)

☐ Yes ☐ No

Subscription Fee

5.00%

[View Charge Plan](#)

Investment objective

5 Potential cash income

 [Key Facts Statement](#)

6 Continue

Back

Important notes

• Dealing cut-off arrangement

Please note that the cut-off time for Online Mutual Fund trading is 2:30 p.m., except for the trading of CCBI-CCBS USD Money Market Fund, E Fund (HK) US and Hong Kong Dollar Money Market Fund, and CCB Principal Asset Management Funds for which the cut-off time is 10:15a.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.

• Notes on designated threshold

The methodology adopted for assessing and assigning ratings to investment products

The methodology adopted for categorising clients

+ "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

• Others

If the currency of your debit account is different from that of mutual fund you are going to subscribe, the cut off time is 10:00 a.m. - 6:00 p.m. Mondays to Fridays and 10:00 a.m. - 12:00 noon Saturdays (except Public Holidays). Exchange rate at the time of subscription will be used.

Other than these hours, the Bank's prevailing exchange rate of the next business day will be used and shown on the notification letter. Some mutual funds may require a higher subscription amount. Due to the floating exchange rate, the subscription amount must be 5% higher than the min. subscription amount.

If both the mentioned currencies are not Hong Kong Dollar, the foreign currency will be converted into Hong Kong Dollar first.

Based on the latest exchange rate. In relation to subscription order(s) placed after 6:00 p.m. Hong Kong time, the Net Subscription Fee converted into HK dollars at the Bank's prevailing exchange rate of the next business day will be shown in the notification letter.

This transaction shall be completed by the Bank in the capacity as my agent.

Online Mutual Fund Subscription Guide

Step 7 Click "Confirm" after checking and confirming the fund subscription information and agreeing with all "Customer declaration information".

Investment > Mutual Funds > Fund subscription

Fund subscription

1 Subscription details

2 Review

3 Subscription confirmation

Account details

Mutual fund account	800029 ****
Customer type	Premier Banking
Debit account	HKD Multi-Currency Savings Account 00001047 ****

Subscription details

Fund name [Fund code]	HSBC ASIA PACIFIC EQUITY PORTFOLIO FUND (000000) (000000)
Gross investment amount	HKD 10,000.00
Net Subscription Fee ?	3.00%

Customer declaration information

1a ☒ Customer declaration

- 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 undertake and observe and be bound by the provisions of the Trust Deed (as amended from time to time) constituting the relevant Fund and those stated in prospectus and/or offering documents.
- 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 am advised that mutual funds are investment product and some may involve derivatives. The investment decision is mine but I should not invest in the mutual fund unless the intermediary who sells it to me has explained to me that the product is suitable for me having regard to my financial situation, investment experience and investment objectives.
- I am advised that the product has been authorized by the Securities and Futures Commission (the "SFC"). SFC's authorization is not a recommendation or endorsement of the product nor does it guarantee the commercial merits of the product or its performance. It does not mean that the product is suitable for me.



Online Mutual Fund Subscription Guide

documents in relation to this product.

- I acknowledge that in this transaction, the Bank did not make use of my deposit-related information to target and channel me into investment activities. I also understand that if I do not provide "CONSENT TO THE BANK REFERRING TO CUSTOMER'S DEPOSIT ACCOUNT INFORMATION" to the Bank, the Bank cannot access and utilize such deposit information for investment and wealth management purpose, which may cause a delay in placing investment orders or carrying out any investment activities in branches or via phone banking. (You may click the hyperlink: <https://olb.ccb.com/CCBIS/depositconsent> if you would like to provide your deposit consent to the Bank)
- I understand that Fund units are not bank deposits and are not endorsed or guaranteed by, and do not constitute obligations of China Construction Bank (Asia) Corporation Limited (the Bank).
- I understand that the past performance of any Fund is not a guarantee of its future performance and that the Fund may go down as well as up.
- I agree that the Bank is not obliged to act on this instruction nor submit the subscription/redemption/switching/transfer application to the fund house before it has completed its internal verification and other procedures that it deems in its absolute discretion necessary or desirable in relation to the application. I/We agree that the price quoted by the fund house after such submission may be very different from that as at the date of this instruction and acknowledge that such time gap could be longer than what I/we have expected. I/We agree that the Bank will not be responsible for any loss arising directly or indirectly there from whether in relation to the difference in pricing or non-acceptance of the subscription/redemption/switching/transfer by the fund house due to any cut-off time imposed.
- I acknowledge the above subscription order(s) shall be subject to final acceptance, allotment and/or approval by the relevant fund house.
- I acknowledge China Construction Bank (Asia) Corporation Limited shall not be liable:
 - (i) for any loss of profits and/or other loss or damage resulting from the fund houses rejection or cancellation of the above subscription order(s), and
 - (ii) to account for any interest that may accrue on the subscription money from the time of its receipt by the Bank till settlement, or till rejection or cancellation of the above order(s) by the relevant fund house.
- I acknowledge apart from the subscription fee stated above, the customer may pay redemption charge for switching-out/redemption of B-share class fund based on the fund holding period according to the relevant fund prospectus.

1b

☒ Monetary / Non-monetary Benefits Disclosure (Part 1)

- The Bank is NOT an independent intermediary because:
 1. The Bank receives fees, commissions, or other monetary benefits from other parties (which may include product issuers) in relation to the Bank's distribution of investment products to customers. For details, the customers should refer to the Bank's disclosure on monetary benefits which the Bank is required to deliver to the customers prior to or at the point of entering into any transaction in investment products; and/or
 2. The Bank receives non-monetary benefits from other parties, or has close links or other legal or economic relationships with issuers of products that the Bank may distribute to the customers.
- The Bank or any of its associates receive from the fund manager full rebate of actual net subscription fee on fund subscription and switching fee paid by me/us. I/We acknowledges and agrees that the Bank or its associates may retain for the benefit of the Bank any rebate, discount and/or benefits in any forms (including but not limited to the training or other events offered by the fund manager having considered the factors such as transaction situation), which may receive in connection with the issuance of units and other dealings with respect to the Fund.
- CCB Securities Limited, CCB International Asset Management Limited, CCB Principal Asset Management Company Limited and CCB Principal Asset Management (Hong Kong) Company Limited are affiliates of the Bank.
- In case China Construction Bank Corporation, the parent company of China

Online Mutual Fund Subscription Guide

- In case China Construction Bank Corporation, the parent company of China Construction Bank (Asia) Corporation Limited, and/or its affiliates or subsidiaries acts in different roles, capacity or functions in connection with the Fund (e.g. custodian, trustee, etc), customers should note the potential and actual conflict of interest when considering whether to subscribe for the Fund through our Bank because of the economic interests received by us or our group companies in this/these role(s), capacity(ies) or function(s) which may be adverse to your interests in the concerned Fund.

1c ☒ Monetary / Non-monetary Benefits Disclosure (Part 2)

- The Bank or any of its associates will receive from ALLIANCEBERNSTEIN HONG KONG LTD up to 0.5 % of my/our investment in AB FCP 1 AMERICAN INCOME PORTFOLIO AT CASH DIV - HKD CLASS as ongoing commission every year throughout the term of my/our investment. This is paid out of ALLIANCEBERNSTEIN HONG KONG LTD's management fees receivable from AB FCP 1 AMERICAN INCOME PORTFOLIO AT CASH DIV - HKD CLASS.

1d ☒ I declare I am eligible to subscribe the selected fund(s) under the General terms & conditions in relation to online mutual fund service.

2

Important notes

- Others

Once you have confirmed this order, no amendment or cancellation will be allowed.

Actual Subscription price will be shown in the notification letter.
- Important message
 - [1. Disclaimer of Online Investment Trading Services](#)
 - [2. Important Notice to Customers for Mutual Fund Investment Services](#)
 - [3. General Terms & Conditions in relation to Online Mutual Fund Service](#)

Online Mutual Fund Subscription Guide

Step 8 The fund subscription request has been received.

Investment > Mutual Funds > Fund subscription

Fund subscription



Thank you!

We' ve received your subscription request.

Subscription details

Transaction reference number	U026****
Fund name [fund code]	PICETET DIGITAL F USD ACC (PT27)
Gross investment amount	HKD10,000.00

Important notes

- This transaction shall be completed by the Bank in the capacity as my agent.
The above order placed by you is subject to the acceptance, allotment and/or approval by the Bank and/or the relevant fund house. The order shall be deemed to be accepted, without further notification, by the Bank upon the Bank debiting/crediting the Customer's account/ unit to effect the order with the relevant fund house. The Bank will notify you if the order is not accepted by the Bank or the relevant fund house for any reason.

Any instruction to subscribe for or redeem will not be processed by the Bank unless and until the Bank has received (i) in the case of a subscription, the full payment of subscription monies and other amounts then payable, and (ii) in the case of redemption, the certificate representing the units, if required, and (iii) any such other necessary documentation and/or information as the Bank may require.

When the index circuit breaker is triggered during a normal trading day at Shanghai Stock Exchange, Shenzhen Stock Exchange and China Financial Futures Exchange and lasts until 15:00 and the trading is not resumed on the same day, all of the subscriptions and redemptions on Mainland funds under the Mainland-Hong Kong Mutual Recognition of Funds Scheme placed on the same dealing day will be canceled. In addition, when the index circuit breaker is triggered, the Fund Manager may delay the fund redemption payment in accordance with the fund contract of each of the Funds.

- Important message:

[1. Disclaimer of Online Investment Trading Services](#) 

[2. Important Notice to Customers for Mutual Fund Investment Services](#) 

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

Online Mutual Fund Subscription Guide

Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investment products are not equivalent to or alternative of time deposits. They are not protected deposits, and are not protected by the Deposit Protection Scheme in Hong Kong. Some investment products may involve derivatives. Certain investment products may not be available in all jurisdictions and/or may be subject to restrictions. The investment decision is yours, but you should not invest in an investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investors should not invest based on this material alone. Before making any investment decision, customers should consult their own independent professional financial, tax or legal advisors and read the relevant offering documents for further details including the risk factors in order to ensure that they fully understand the risks associated with the investment products. The information is not an investment advice and does not constitute any offer or solicitation to offer or recommendation of any investment product.

Mutual Fund Investment

The past performance of a mutual fund is not a guide to its future performance and yields are not guaranteed. Customers could lose some or all of the principal amount invested. Funds are not obligations of, or guaranteed by, the Bank or any of its affiliates. The Bank will normally be paid a commission or rebate by the fund manager.

Online Investment Trading Services

Due to unpredictable network traffic congestion and other reasons, the Internet and other electronic media may not be reliable media of communication and transactions conducted over the Internet and via other electronic media are subject to: (i) possible failure or delay in the transmission and receipt of instructions for any or all transactions in investment products or other information, and (ii) possible failure or delay of execution or execution at prices different from those prevailing at the time when your instructions were given. There are risks associated with the online investment trading system, including the failure of hardware and/or software, and the result of any such system failure may be that your orders are either not executed according to your instructions or are not executed at all. There are risks of interruption, distortion, omission, blackout or interception during the transmission of instructions for any or all transactions in investment products, as well as of any misunderstanding or errors in communication.