[Issuer's name and logo]
Issuer

PRODUCT KEY FACTS

[Product name, e.g. ABC Money Market Fund[1]]
[Date]

This statement provides you with key information about this product.
This statement is a part of the offering document[2].
You should not invest in this product based on this statement alone.

Quick facts

Fund Manager:			[●]
[Include delegation (if any) - specify name and location of delegate and whether delegation is internal or external]			
Custodian:			[●]
Ongoing charges over a year[#]:	Class X [●]%		
	Class Y [●]%	Dealing frequency	[●]
Base currency:	[●]		
Dividend policy:	[●]		

[Distributing class –specify:
- the frequency of distribution (e.g. dividend declaration and payment);
- how the dividend will be paid (e.g. in cash or re-invested in additional units/shares)
- whether the distribution is subject to Fund Manager's discretion;
- whether distribution may be paid out of capital or effectively out of capital. If so, please refer Question 34 under "Frequently Asked Questions on the Code on Unit Trusts and Mutual Funds" for the relevant disclosure required; and
- *[For MMFs offering constant NAV ("CNAV MMFs")]* the unchanging NAV per unit or share that the class seeks to maintain.

[For CNAV MMFs] Accumulating class – state that the income will be accumulated and re-invested, and the NAV per unit or share will fluctuate.]

Financial year end of this fund:	[●]	Min. investment:	$[●] initial, $[●] additional

[#] The ongoing charges figure is based on expenses for the year ended [date]. This figure may vary from year to year. *[Please disclose the basis of calculating the ongoing charges including, for example, when estimates are used for newly set-up fund or due to material change(s), rebates or fee waivers.]*

What is this product?

- This is a fund constituted in the form of a unit trust / mutual fund. [*For RJS, also state that:* It is domiciled in [●] and its home *regulator* is [●]]. [The fund offers both listed and unlisted classes. This document contains information about the offering of unlisted class(es). Investors should refer to a separate offering document for the offering of ETF class(es).]
- *[For CNAV MMFs: The fund is a MMF that seeks to maintain unchanging NAV per unit or share.]*
- Investors should note that purchase of units or shares in the fund is not the same as placing funds on deposit with a bank or deposit-taking company. The fund is not subject to the supervision of the Hong Kong Monetary Authority. The fund does not guarantee repayment of investment principal and the Fund Manager has no obligation to redeem units or shares at the offer value.

[1] Collective investment schemes which present the characteristics of a money market fund or which are presented to investors or potential investors as having similar investment objectives (e.g. funds named as "liquid funds" or "cash funds") should also be subject to the requirements under 8.2 of the Code on Unit Trusts and Mutual Funds ("UT Code"), notwithstanding that such schemes are not marketed as "money market fund".

[2] The SFC may, on an exceptional basis, allow the Product KFS not to form a part of the offering documents of certain UCITS schemes, on the basis of overriding legal requirements of the home jurisdiction.

Product classification

The fund is a non-complex product.

Objectives and Investment Strategy

Objectives

[The fund seeks to [(please specify the objective of the fund) e.g. achieve a return in [currency of denomination of the fund] in line with prevailing money market rate].]

Strategy

[At least [x]% of the fund's assets will be invested in [e.g. types of money market instruments].]

[Notes:

1. *"Objective" and "Strategy" can be combined under one heading.*
2. *Please refer to the Guide on Practices and Procedures for Application for Authorization of Unit Trusts and Mutual Funds for the relevant disclosure guidance.]*

Use of derivatives *(please include the required disclosures set out below, as appropriate)*

The fund will [use derivatives for hedging purposes only] or [not use derivatives for any purposes].

The fund adopts the following risk measurement approach for derivative exposure: [net derivative exposure (NDE) / commitment approach / relative VaR / absolute VaR]. [For fund adopting NDE] The fund's NDE may be up to 50% of the fund's net asset value.

[Note: The term "net derivative exposure" has the meaning as defined in 7.26 of the UT Code and should be calculated in accordance with the requirements and guidance issued by the SFC which may be updated from time to time. A "Guide on the Use of Financial Derivative Instruments for Unit Trusts and Mutual Funds" published by the SFC is available at the SFC website.]

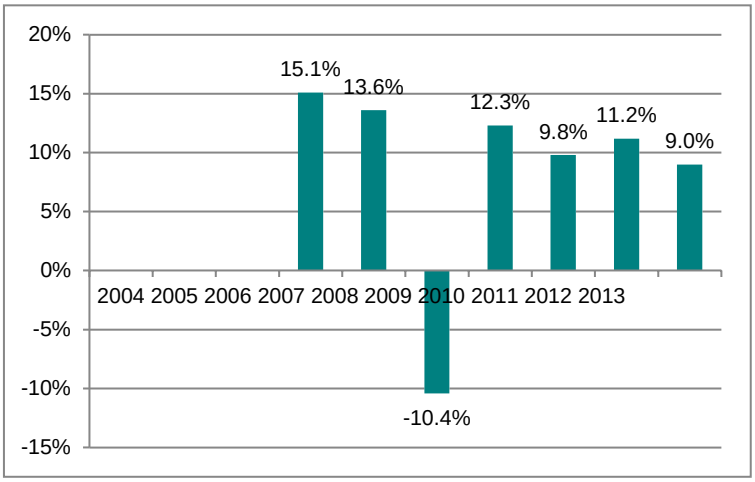
What are the key risks?

Investment involves risks. Please refer to the offering document for details including the risk factors.
[●]

[Note 1: If the fund only uses derivatives for hedging purposes, please include relevant risk factor(s) associated with hedging as appropriate.]

[Note 2: For CNAV MMFs, please include relevant risk factor(s) as appropriate (e.g. constant NAV, amortized cost accounting for valuation, negative yield).]

How has the fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the [fund]/[share class] increased or decreased in value during the calendar year being shown. Performance data has been calculated in [USD] including taking into account charges and excluding subscription fee and redemption fee you might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance. [*This note is not required if performance data is available in all the relevant years*.]
- Fund launch date: 2003
- [[Share class X] launch date: 2006]

[Note 1: Where the offering documents of the fund makes reference to a benchmark, the name of such benchmark should be disclosed herein and a bar showing the performance of that benchmark for the period shall be included in the chart alongside each bar showing the fund's past performance.

Note 2: Where there is material change(s), the period prior to such material change(s) shall continue to be shown and be indicated on the chart and labeled with a clear and prominent warning that the performance was achieved under circumstances that no longer apply with notes briefly explaining the nature of the material change(s).]

Is there any guarantee?

This fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges? *[Note: in the case of an umbrella fund, if the umbrella fund has already produced a schedule in a separate document setting out the fees and charges for all sub-funds of the umbrella fund which will be distributed with this statement, the following information is not necessary. If this is the case, please insert a statement to the effect that investors should read the separate fees schedule for details.]*

Charges which may be payable by you

You may have to pay the following fees when dealing in the units of the fund.

Fee	What you pay
Subscription fee	Up to [●]% of the amount you buy.
Switching fee	[●]
Redemption fee	[●]

[Note: If there are other fees that investors have to pay when dealing in units of the fund, please also state here, using the same format.]

Anti-dilution liquidity management tool(s)

The fund may use the following anti-dilution liquidity management tool(s):
[Pleas state the available anti-dilution liquidity management tool(s) to be used by the fund, e.g. swing pricing, anti-dilution levy, etc.]

Ongoing fees payable by the fund

The following expenses will be paid out of the fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the fund's value)
Management fee The fund pays a management fee to the fund manager [optional]	[●]%
Custodian fee The fund pays a custodian fee to the custodian [optional]	[●]%
Performance fee The fund pays a performance fee to the fund manager [optional]	[●]% (+ computation basis)
Administration fee The fund pays an administration fee to the fund administrator [optional]	[●]%

[Note 1: If there are other types of ongoing fees payable by the fund, please also state here, using the same format.]
[Note 2: If only the current annual rate is disclosed, please add a note stating that the current annual rate may be increased up to a specified permitted maximum level as set out in the offering document by giving [●] month(s) prior notice to the investors.]

Other fees

You may have to pay other fees when dealing in the units of the fund.

Additional Information

- You generally buy and redeem units at the fund's next-determined net asset value (NAV) after [Hong Kong representative/ distributor] receives your request in good order on or before [●] being the dealing cut-off time. Hong Kong representative/ distributor may impose different dealing deadlines for receiving requests from investors.
- The net asset value of this fund is calculated and the price of units published each "business day". [They are available online at [●].]
- You may obtain the past performance information of other share classes offered to Hong Kong investors from [access to obtain such information (e.g. by reference to the fund managers' website)].
- You may obtain information on the intermediaries from [access to obtain the relevant information (e.g. by reference to the fund managers' website)].[Optional]
- [*For CNAV MMFs]* The difference between the unchanging NAV per unit / share and the NAV per unit / share calculated using latest market value will be published on each dealing day and available online at [●].

[Additional disclosure applicable to Active ETF with unlisted class]

- In addition, you may obtain the following information of the fund at the following website at [●]
  - Full portfolio information on a monthly basis (updated within one month of the end of each month) [please specify the frequency if updated on a more frequent basis]
  - [Information on the securities financing transactions (such as counterparty exposure and collateral information)]

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Guidance for preparing this statement

1. If you want to include a responsibility statement in this statement, please make sure that such statement is consistent with the responsibility statement in other parts of the offering document.
2. Where a scheme is described as having been authorised by the SFC, please include a SFC non-endorsement statement in this statement pursuant to the requirements of the UT Code.
3. Disclosures shall be visually reader-friendly and written in plain language so that investors can easily read and understand them. Use of technical jargon or complex sentences shall be avoided.
4. Use of visual aids, graphs or charts is generally encouraged to illustrate the product structure and features.
   Note: For example, structure charts and cashflow diagrams may be used to assist investors' understanding of the product structure.
5. Depending on the actual circumstances of the case, the contents in each statement may differ. Nevertheless, the headings set out in the template above are generally expected to be observed unless there are good reasons to do otherwise. Words inside the square brackets in the template are drafting notes. They should be construed as examples rather than suggestions, and are not meant to be exclusive or prescriptive. Issuers are responsible for what is and what is not to be included in the statement.
6. Different ongoing charges figures for multiple share classes may be presented in tabular form with other information shown under the Quick facts section in a concise manner. If performance fee is levied (i) an ongoing charges figure incorporating performance fees; and (ii) another ongoing charges figure without incorporating the performance fees should be disclosed. For details on the requirements for the ongoing charges figure, please refer to the section headed "Guidelines for the disclosure and calculation of the ongoing charges figure" in an SFC circular named "Disclosure of the ongoing charges figure and past performance information in the Product Key Facts Statements" revised on 3 March 2017, which may be amended from time to time.
7. The form of presentation of investment mix can be selected at the discretion of the product issuers, provided that the form of presentation is consistently adopted.
8. For details on the requirements for the past performance information, please refer to the section headed "Guidelines for the disclosure and calculation of past performance information" in an SFC circular named "Disclosure of the ongoing charges figure and past performance information in the Product Key Facts Statements" revised on 3 March 2017, which may be amended from time to time.
9. If website address is disclosed in the KFS, please include a statement that the website has not been reviewed by the SFC [and may contain information of funds not authorised by the SFC]. (Note: you are only expected to include the words in brackets if you are referring to an overseas website which may contain information of funds not authorised by the SFC.) However, this disclosure is not required if such statement is already disclosed in the offering document.