



Product Key Facts Statement Template for General Funds



PRODUCT KEY FACTS

[Issuer's name and logo]
Issuer

[Product name and type, e.g. ABC [●] Fund]

[Date]

This statement provides you with key information about this product.

This statement is a part of the offering document.

You should not invest in this product based on this statement alone.

Quick facts

Launch date:	[●]	Fund Manager:	[●]
		<i>[Include delegation (if any) - specify name and location of delegate and whether delegation is internal or external]</i>	
Total assets as of [date]:	[●]	Custodian:	[●]
Total expense ratio (optional):	[●]%	Dealing frequency	[●]
Base currency:	[●]	Dividend:	[●]
Financial year end of this fund:	[●]	Min. investment:	\$(●) initial, \$(●) additional

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 is subject to regulatory requirements which may not be entirely equivalent to those applicable to retail funds domiciled in Hong Kong. Ask your intermediary for more information, if in doubt.]*

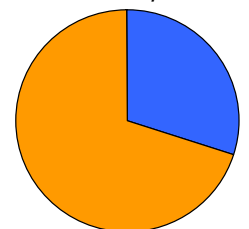
What are the investment objectives and strategy?

[Include details]

[Note: If the fund is a UCITS III fund and uses expanded powers, please clearly state so.]

Investment mix

as at [●]
Asset type/
country
y%



Asset type/country
x%

What are the key risks?

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

[●]

[Note: If the fund invests in financial derivative instruments, please include the risks involved]

Is there any guarantee?

Like most funds, 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.]*

Initial charges which may be payable by you

You may have to pay the following fees when you purchase units of the fund.

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

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	[●]%
Custodian fee The fund pays a custodian fee to the custodian	[●]%
Performance fee The fund pays a performance fee to the fund manager	[●]% (+ computation basis)
Administration fee The fund pays an administration fee to the fund administrator	[●]%

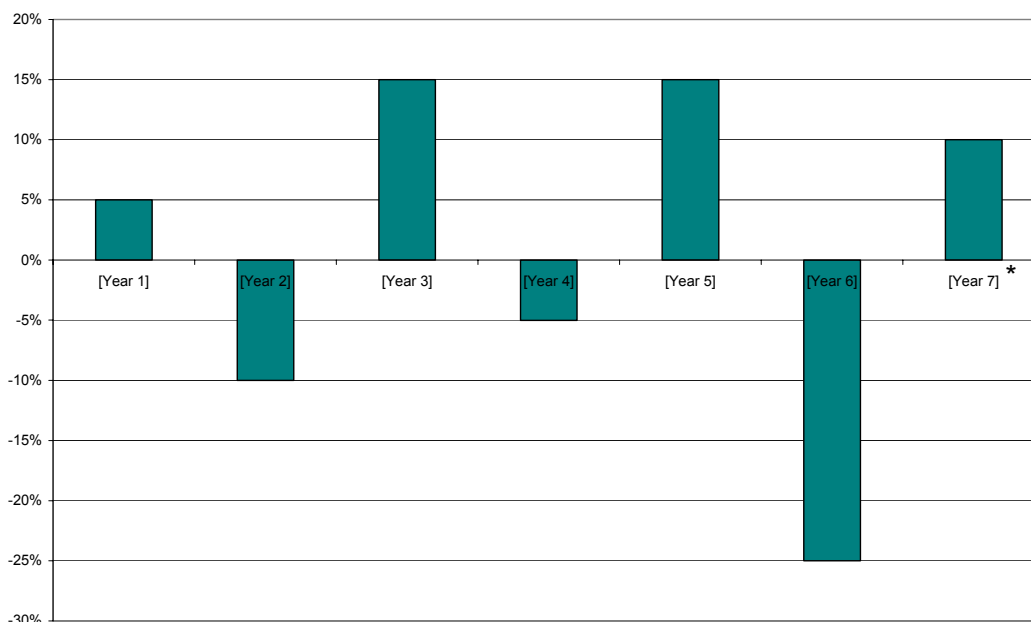
Other fees

You may have to pay other fees when you switch or redeem your investment.

Fee	What you pay
Switching fee	[●]
Redemption fee	[●]

How has the fund performed? *[Note: the provision of performance information is optional]*

**Past performance is not indicative of future performance.
Investors may not get back the full amount invested.**



* Performance of [●] months up to [Year 7].

The computation basis of the performance is based on the last business day of year/period end, NAV-To-NAV, with dividend reinvested.

These figures show by how much the fund increased or decreased in value during the calendar year being shown. They reflect ongoing fees taken from the fund, but do not include the effect of any subscription fee you might have to pay. Ask your intermediary for more information about these. *[Note: if a fund uses a benchmark as a basis, the benchmark should be mentioned]*

Additional Information

- You generally buy and redeem units at the fund's next-determined net asset value (NAV) after [●] receives your request in good order on or before [●] being the dealing cut-off time.
- The net asset value of this fund is calculated and the price of units published each "business day". [They are available online at [●].]

[Insert any other additional important information.]

Intermediaries' information

[Name of intermediary]	Phone: [●]
Address: [●]	Fax: [●]
	Email: [●]
	Website: [●]

[Note: As an alternative to providing the details of the intermediaries, details of where investors could obtain information on the intermediaries (e.g. by reference to the fund managers website) may be provided]

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 authorized by the SFC, please include a SFC non-endorsement statement in this statement pursuant to the requirements of the Code on Unit Trusts and Mutual Funds.
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.