

# PRODUCT KEY FACTS

[Issuer's name and logo]  
Issuer

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

**This is a Mainland fund authorized for public offering in Hong Kong pursuant to Mainland-Hong Kong Mutual Recognition of Funds arrangement.**

**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

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: [●]

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 due to material change(s), rebates or fee waivers.]

[Note 1: The fund manager of Mainland funds may delegate investment management function to a party operating within the Mainland. However, a Mainland fund manager cannot delegate its investment management functions to a party operating outside the Mainland.]

[Note 2: Where the fund may pay dividend out of capital, please refer to the disclosure requirements in Q34 to Q34C of the FAQ on Code on Unit Trusts and Mutual Funds.]

## What is this product?

This is a fund constituted under the laws of the Mainland China and its home regulator is the China Securities Regulatory Commission.

## Objectives and Investment Strategy

### Objectives

The fund seeks to [(please specify the objective of the fund) e.g. achieve long-term capital growth / provide income and capital growth / maximize total return etc.].

### Strategy

The fund will invest [primarily/principally] (i.e. at least/not less than/up to [x] %) of its net asset value in [(please specify and elaborate on the type(s) of investment(s) of the fund)].

[Note 1: "Objective" and "Strategy" can be combined under one heading.]

[Note 2: Set out below are some suggested areas of focus when describing the type(s) of investment(s): (i) industry/sector, (ii) market capitalization (e.g. small-cap/large-cap companies), (iii) categorisation of securities (e.g. securities issued by [types of issuers e.g. government, sovereign, corporate, etc], listed equities, convertible bonds, ETFs etc), and (iv) credit rating.]

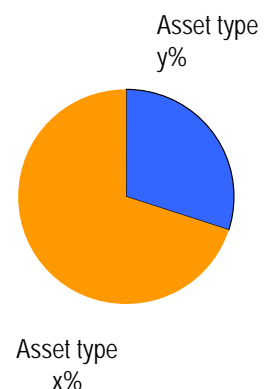
[Note 3: Where the fund may invest 30% or more of its NAV in (i) any combination of (on an aggregate basis or with respect to each of the three types of investments individually) urban investment bonds, asset-backed securities (including asset-backed commercial papers) or debt securities rated BB+ or below by a Mainland credit rating agency or unrated; (ii) stocks listed or traded on the Small and Medium Enterprise Board and or the ChiNext market; or (iii) any other types of asset classes or investments or markets, please disclose that the fund may invest substantially in such asset classes or investments or markets and the associated risk(s) in the investment strategy and the key risks section of the KFS respectively.]

[Note 4: Where the fund may invest in derivatives, please disclose that the fund may invest in derivatives for hedging purpose only.]

[Note 5: Where the fund may engage in any particular type of strategy (such as securities lending, repurchase transactions and/or reverse repurchase transactions or other similar over-the-counter transactions on an aggregate basis) attributing to 30% or more of its NAV, please disclose the extent of exposure of such transaction(s) (e.g. up to X% of NAV) and the associated risk(s) in the investment strategy and the key risks section of the KFS respectively.]

[Note 6: Please disclose the maximum level of leverage of the fund (e.g. no more than [x]% of NAV).]

## Investment mix as at [●]



## Use of derivatives / investment in derivatives *(please refer to Note 1 below)*

*[Note 1: By the expiry of the 12-month transition period from the effective date\* of the revised Code on Unit Trusts and Mutual Funds (i.e. with effect from [1] January 2020), this section must be included with the required disclosures set out below for a fund that will continue to be offered to the public in Hong Kong on or after such date.*

*\*The revised Code on Unit Trusts and Mutual Funds ("UT Code") will become effective on 1 January 2019 upon gazettal.]*

***The fund will not use derivatives for any purposes.***

*Or*

***The fund's net derivative exposure may be [up to 50%] of the fund's net asset value.***

*[Note 2: 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.]*

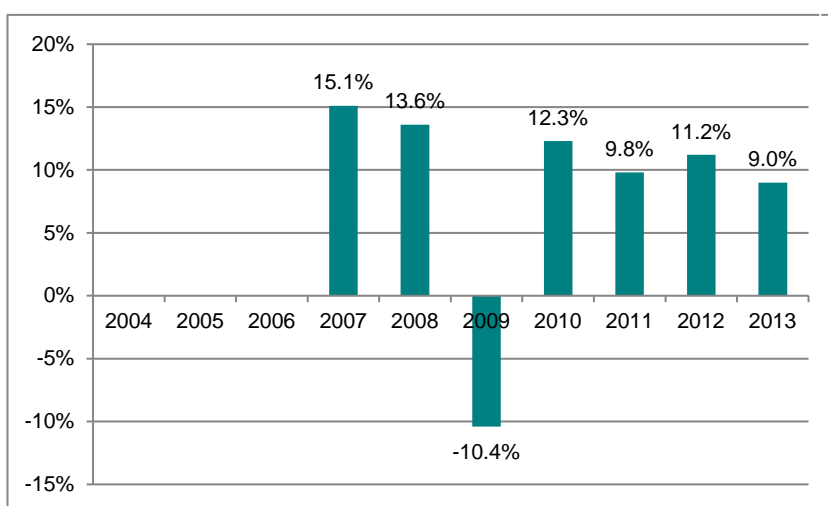
## What are the key risks?

Investment involves risks and there is no guarantee of the repayment of principal. Please refer to the offering document for details including the risk factors.

[●]

*[Note: Please refer to the FAQ published by the SFC]*

## 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 [RMB] taking in account ongoing 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?

### 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.]*

### 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)
<b>Management fee</b> The fund pays a management fee to the fund manager [optional]	[●]%
<b>Custodian fee</b> The fund pays a custodian fee to the custodian [optional]	[●]%
<b>Performance fee</b> The fund pays a performance fee to the fund manager [optional]	[●]% (+ computation basis)
<b>Administration fee</b> The fund pays an administration fee to the fund administrator [optional]	[●]%

*[Note: If there are other types of ongoing fees payable by the fund, please also state here, using the same format.]*

### 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 [the fund manager] 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]
- You should visit [the fund manager's website] for the latest notices relating to the fund.  
*[Insert any other additional important 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 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.
6. Different ongoing charges figures for multiple share classes which are available to Hong Kong investors 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 a 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.