

HSBC HK Unit Trusts (UT) Digital Guidance

Manage everything on our one-stop Unit Trust Digital Platform

August 2023



Directory



Mobile Banking



Internet Banking

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*Please note that HSBC Personal Internet Banking and HSBC Hong Kong Mobile app are primarily intended for those who access them from within the Hong Kong SAR.

Unit Trust on Mobile Banking

Where to search for Unit Trusts?

Entry point for the search tools on HSBC HK App



Click on "Investment Tab" and then select "Unit Trusts"

Investment

Products and services

- Trade stocks >
- Stocks order status >
- IPO >
- Foreign exchange >
- FlexInvest >
- Unit Trusts >**
- Deposit Plus >
- Risk profile questionnaire >
- Address proof upload >
- Learn how to invest >

Wealth insights

25 Feb 2022 01 Mar 2022

Home **Investment** Pay & Transfer Budget Support

Unit Trusts

Search by fund name, fund code or keywords

Overview My holdings

Looking for ideas? [View all funds](#)

Whether you're just starting out or looking for new opportunities, check out some investment ideas to get going.

- ESG funds >
- Top dividend funds >
- Top selling funds >
- Top performers >
- GBA funds >

Want to find out more? [Go to our FAQs](#)

- What are Unit Trusts? How can I benefit from unit trust investment? >
- What is product risk level? >
- What are the different types of Unit Trusts available through HSBC? >

Home Investment Pay & Transfer Budget Support

Search funds by fund name, fund code or keywords easily

Select **View all funds** to explore funds (details in next page)

Select **themed filters** to look for investment ideas

FAQs for you to find out more about Unit Trusts

How to pinpoint the funds I want to invest in?

Explore funds with filters

◆ If you already have an investment idea in mind, apply the **filters** on **Explore funds** to pinpoint your desired funds



Unit Trusts (14:12)

Search by fund name, fund code or keywords

Overview | My holdings

Looking for ideas? **View all funds**

Whether you're just starting out or looking for new opportunities, check out some investment ideas to get going.

ESG funds | Top dividend funds | Top selling funds

Top performers | GBA funds

Want to find out more? [Go to our FAQs](#)

What are Unit Trusts? How can I benefit from unit trust investment?

What is product risk level?

What are the different types of Unit Trusts available through HSBC?

Home | Investment | Pay & Transfer | Budget | Support

Explore funds (9:41)

Important notes

Search by fund name / keywords

Funds (1024)

Sort by: 1 year performance high to low **Filter**

Fund comparison (0/3)

Fund xxx

ESG | GBA

+54.81% 1-year return

Fund xxx

+51.12% 1-year return

Fund xxx

Home | Investment | Pay & Transfer | Budget | Support

Filters (9:41)

Geography: Asia (excl Japan) | Asia Pacific | BRIC | China | Emerging market | Europe | Global | Global emerging market | Hong Kong | India | Japan | Korea | Other Asian Countries | North America

Asset class: Select your preference

Fund house: Select your preference

Dividend: Dividend share class | Non dividend share class

Factor: Environmental, Social and Governance (ESG) | GBA Wealth Connect - Southbound Scheme(GBA)

1 year quartile ranking: 1st | 2nd | 3rd | 4th

Average credit quality: AAA | AA | A | BBB | BB | B | Below B | Not rated

Currency: AUD | CAD | CHF | CNY | EUR | GBP | HKD | JPY | NZD | SEK | SGD | USD

Product risk level: 1 - Low | 2 - Low to Medium | 3 - Medium | 4 - Medium to High | 5 - High

MorningStar rating: ★★★★★ | ★★★★☆ | ★★★☆☆ | ★★☆☆☆ | ★☆☆☆☆ | No rating

Apply | Reset

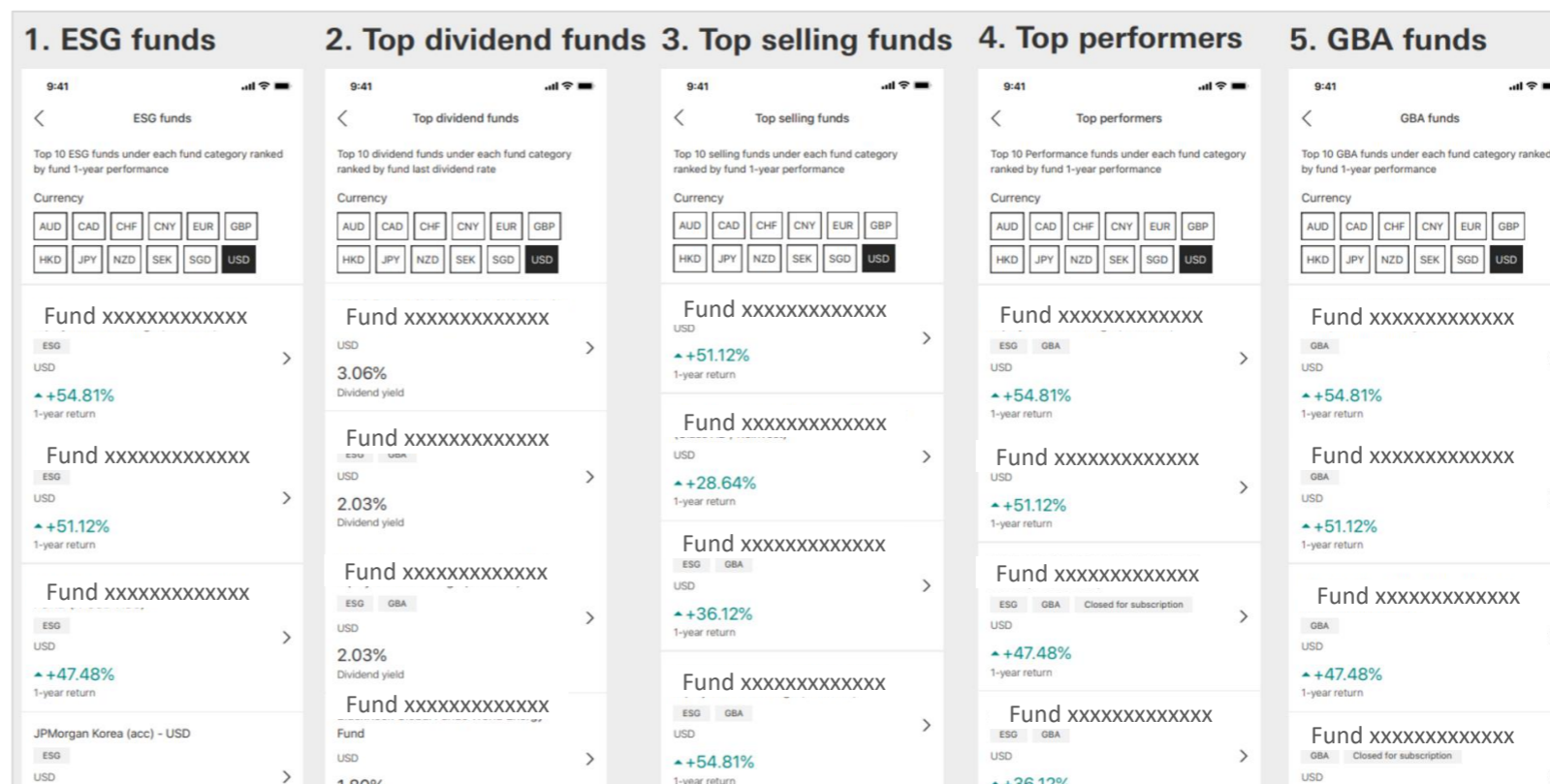
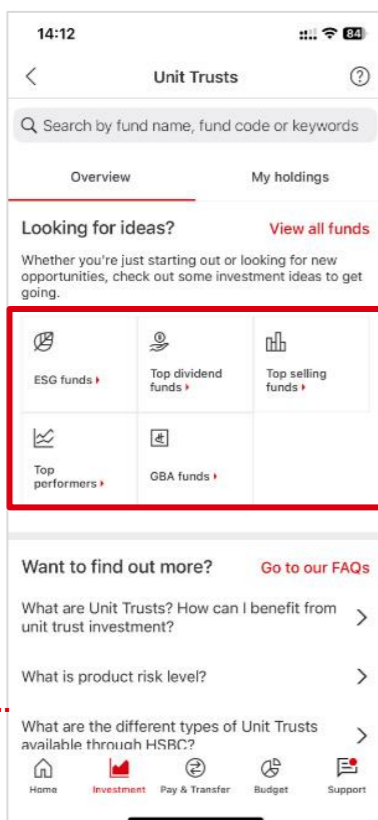
You can easily filter funds by asset class, fund house, dividend etc.

Want to get theme based investment ideas?

Fund ideas

- ◆ You can easily browse ESG funds, top dividend funds, top selling funds, top performers and GBA funds under “Looking for ideas”

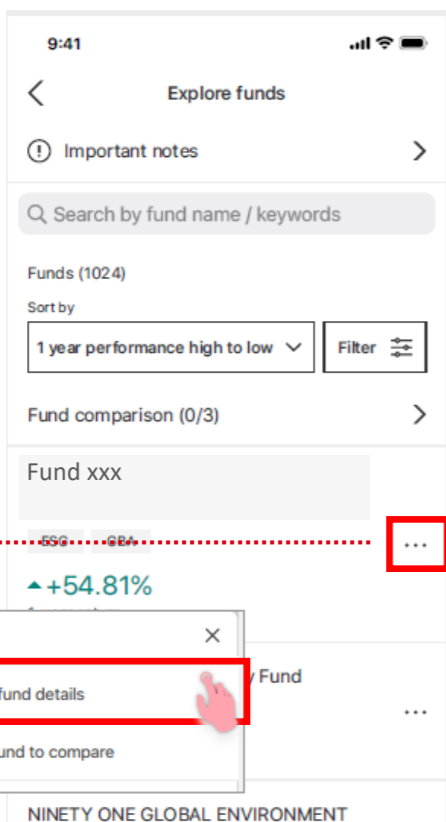
Select the **theme** you are interested



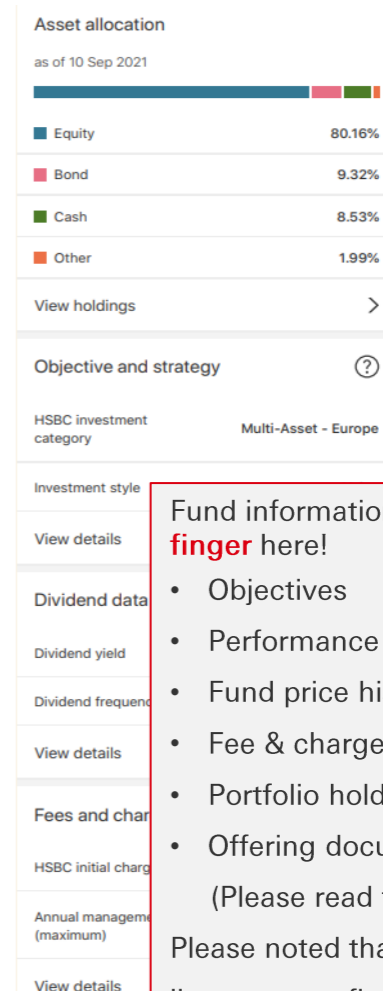
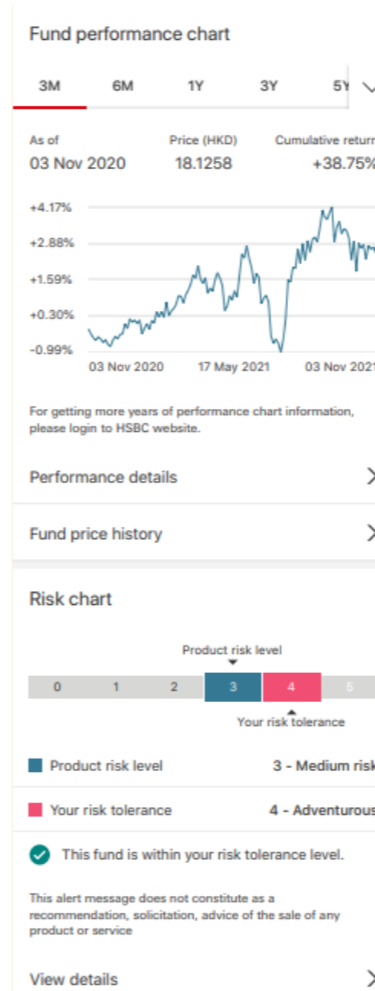
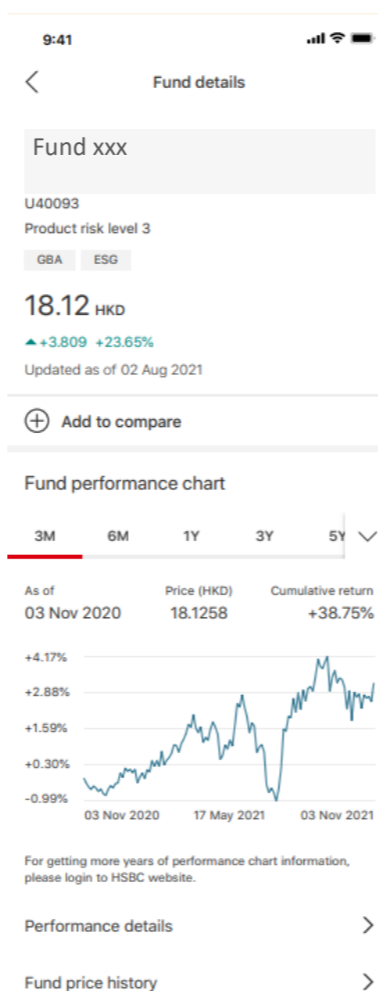
How to know more about a fund that I am interested in?

Fund details

◆ Find out essential information about the fund of your interest on **Fund details** page



Click the 3-dot icon and select "View fund details" to evaluate and **discover different aspects** of you chosen fund



Fund information are at the **tip of your finger** here!

- Objectives
- Performance
- Fund price history
- Fee & charges
- Portfolio holdings
- Offering documents

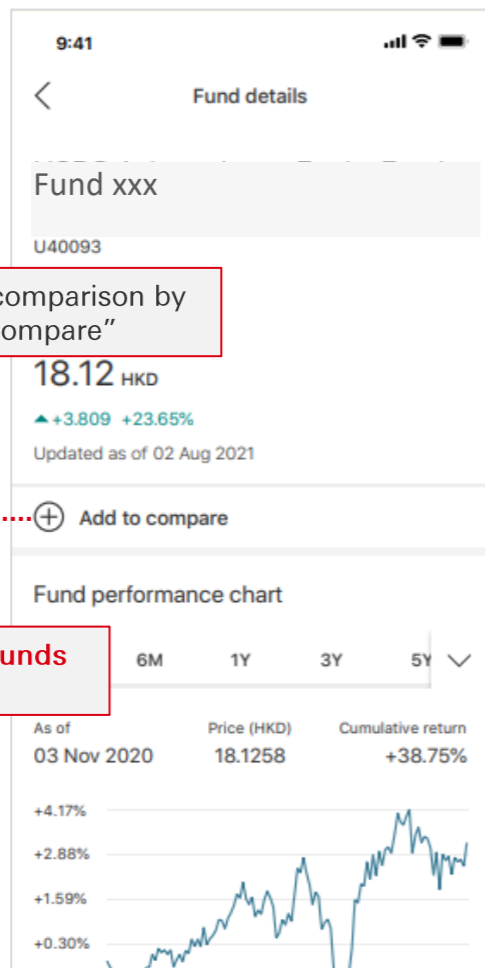
(Please read them carefully)

Please noted that this is not an exhaustive list, you may find more information about the fund on the fund details page

How do I compare different funds?

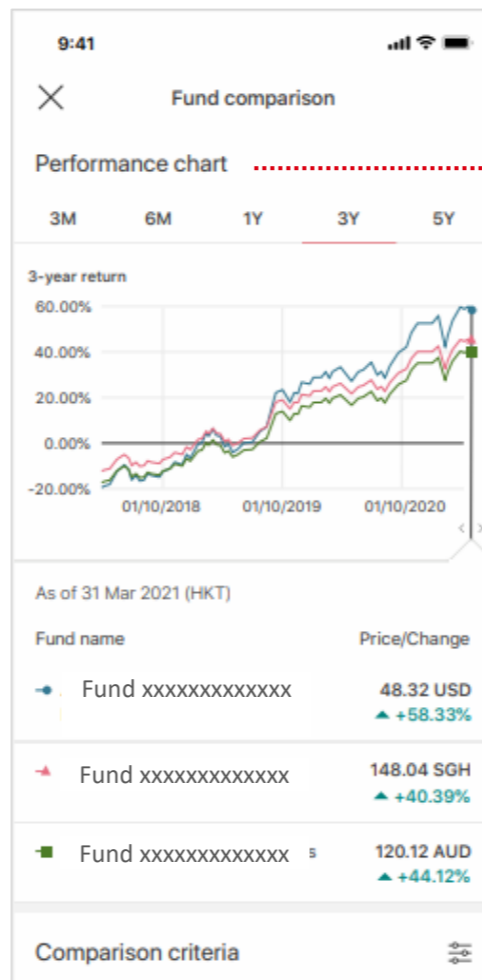
Fund comparison

- ◆ Fund comparison allows customers to compare and drill down into details of the funds with the flexibility to compare performance, fees, dividend payouts, and so on.



Add the fund for comparison by clicking "Add to compare"

Select up to **3 funds** for comparison



The **Performance chart** provides a historical view on funds' net asset value (NAV) trend in specific period of time based on your selected currency

Comparison criteria

Fund 1	Fund 2	Fund 3
Fund xxxxx xxxxx	Fund xxxxx xxxxx	Fund xxxxx xxxxx
Performance - annualized returns (6 months)		
-14.08%	-14.08%	--
Performance - annualized returns (1 year)		
-14.08%	-14.08%	--
Performance - annualized returns (3 years)		
-14.08%	-14.08%	--

You can compare the funds based on **3 types of criteria**, including:

- Performance
- Fee & charges
- Risk return profile



Where can I place one-time investment and monthly investment plan order?

One-time investment and Monthly Investment Plan



9:41 Fund details

Fund xxx

U40093

Product risk level 3

GBA ESG

3.79 USD

▲ +3.809 +23.65%

Updated as of 02 Aug 2021

⊕ Add to compare

Select **"Buy/Buy more"**, **"Sell"** or **"Switch"** on fund details page to place different kinds of investment order. Select "buy" to allow further order option of "One-time investment" and "Monthly investment plan"

Buy more Sell Switch

9:41 Fund Name xxxxxxxxxxxxxxxxxx

Fund price history >

Risk chart

Product risk level

0 1 2 3 4 5

Your risk tolerance

Product risk level 5 - High risk

Your risk tolerance 4 - Adventurous

! This fund's risk level is higher than your risk tolerance level.

This alert message does not constitute as a recommendation, solicitation, advice of the sale of any product or service

View details >

Investment type ×

Monthly investment plan >

One-time >

One-time investment	Monthly Investment Plan
A one-off lump sum investment starting from HKD 10,000 / USD 1,000	Monthly contribution starting as low as HKD 1,000
	<ul style="list-style-type: none"> ✓ Build up your portfolio through monthly investing ✓ Systematically invest equal amount of money on monthly basis to achieve cost averaging, saving you the hassle of timing the market

How to place my orders in 3 steps?

One-time investment



1. Input your order

2. Review order

3. Confirmation

Select your securities and settlement account

Input your investment amount

Please find further details in page 12 – Disclaimer and Declaration and page 13 – Confirmation

How to place my orders in 3 steps?

Monthly Investment Plan



1. Input your order

2. Review order

3. Confirmation

Select your securities and settlement account

Input your investment amount

Pre-set your investment time frame or the target market value you want to accumulate

Send an SMS notification to you as a reminder
In such case, the UTMIP will continue unless and until HSBC receives amendment or cancellation instruction from you.

Once your target is reached, we will notify you via SMS or automatically terminate the investment plan by your choice here

Please find further details in page 12 – Disclaimer and Declaration and page 13 – Confirmation

Where should I pay my attention to when I am reviewing my order?

Disclaimer & declaration

Review your order details and return to previous page for edit if needed

Fund name	Fund xxx
Risk level	Product risk level 2 (your risk tolerance is 3)
Order instruction	Monthly investment plan
Monthly investment amount	1,000 HKD
Indicative subscription fee	3.00%
Preferred effective date	18 Nov 2021
Target market value	100,000 HKD
Upon reaching the target	Send as SMS notification to you as a reminder
Investment account	HSBC One Investment Services 121-156004-831
Settlement account	HSBC One HKD Savings 121-156004-831

Carefully read and understand the **disclaimer** and ensure you understand (i) the terms and conditions (ii) risk associated with Unit Trusts

Investment involves risks. The offering documents should be read for further details. Any past performance figures shown are not indicative of future performance.

The purchase and/or sale of unit trust or mutual funds online is subject to the Investment Services Account Terms and Conditions or the terms of the Custodian Agreement as applicable.

Unit Trusts are NOT equivalent to time deposits.

The purchase and holding of unit trust or mutual funds is subject also to the terms and conditions in any prospectus or explanatory memorandum or similar document relating to them and summaries thereof can be found in our [website](#). Hard copies of prospectus or explanatory memorandum or similar documents and annual reports can also be obtained from any HSBC branch in the Hong Kong Special Administrative Region.

By purchasing and/or holding unit trust or mutual funds you are representing that you are not resident in a country where there is any

Provide your declarations and confirm your order only after your fully understanding of (i) the bank's roles; (ii) initial charges; (iii) the selected fund's offering documents including full product features and risk disclosures

Declaration

Group.

- The initial charge(s) is/are calculated according to the fund type, subscription amount and subscription channel, which may represent a discount against the initial charge stated in the prospectus. Please click here for details of applicable initial charge.
- I have received and understood the offering document including factsheet and key fact statement (with key product risks highlighted therein), prospectus, annual reports and interim report and i undertake to observe and be bound by the terms and conditions contained therein (as maybe amended from time to time). I have received the Unit Trusts product factsheet and understand the Unit Trusts service charges. I have received and understood the Terms and Conditions for HSBC Internet Banking.

I confirm my understanding of the content of declarations. I have read and understood the fund offering documents, declaration, terms and conditions, disclaimers.

Confirm

*Please do not hesitate to contact our branch staff or seek independent advice if you have any enquiry on the disclaimer and declaration

What should I be aware of when I confirm my order?

Confirmation



Your instruction has now been placed!

You will receive a **SMS** confirmation once your order is executed.

Order reference number	20201020004982
Fund name	HSBC Asia ex Japan Equity Fund (Class AD) U40093
Risk level	Fund risk level 2 (your risk tolerance is 3)
Order instruction	Monthly investment plan
Monthly investment amount	1,000 HKD
Indicative subscription fee	3.00%
Preferred effective date	18 Nov 2022
Target number of months	12

Order instruction	Monthly investment plan
Monthly investment amount	1,000 HKD
Indicative subscription fee	3.00%
Preferred effective date	18 Nov 2022
Target number of months	12
Upon reaching the target	Send as SMS notification to you as a reminder
Investment account	HSBC One Investment Services 121-156004-831
Settlement account	HSBC One HKD Savings 121-156004-831

Go to order status

Trade another

Select **"Go to Order status"** to review and amend your order

How to monitor my Unit Trusts portfolio?

Review Portfolio

Explore

Evaluate

Place order

Review Portfolio

Anytime you may easily monitor the total market value or unrealized gain/loss of your unit trust holding at the front page of investment at ease.

The screenshot displays the 'Investment' section of the HSBC One Investment Services mobile app. At the top, there is a header with the word 'Investment' and two circular icons (a bell and a person). Below the header, the text 'HSBC One Investment Services' is visible. The main content area shows the 'Total market value' as 7,680.93 HKD and the 'Unrealised gain/loss' as -158.69 (-2.02%). Underneath, there is a section titled 'My holdings' with a horizontal bar chart showing 'Unit Trusts (100.00%)' with a value of 7,680.93 HKD and a change of -158.69. Below this, there is a 'Products and services' section with three items: 'Trade stocks', 'Stocks order status', and 'IPO', each with a right-pointing arrow. At the bottom, there is a navigation bar with five icons: Home, Investment (highlighted in red), Pay & Transfer, Budget, and Support.

How to better understand the market and deepen my investment knowledge?

Market Insight



The screenshot displays the HSBC Investment and Wealth Insights interface. On the left, a navigation menu lists 'Investment' products: Unit Trusts, Bonds and Certificates of Deposit, Deposit Plus, and others. A red box highlights the 'Wealth insights' section, with a callout stating: 'Wealth insights regularly introduces articles that highlight investors interested topics and offer house analysis and insights'. The main content area shows an article titled 'A tug of war between growth and interest rates' dated 1 Aug 2022. Below the article is a video player for 'WPB Investment Monthly - August' with a 'Key Takeaways' section. On the right, a sidebar titled 'Wealth insights' features sections for 'Talking Points', 'Asset Class Views' (listing Global equities, Asian equities, Government bonds, Corporate bonds, and Commodities), and 'Sector Views'. A red box highlights the 'Asset Class Views' section with a callout: 'Key topics range from' followed by a list: 'House views on trending investment topics', 'Market outlook & global event', and 'Investment themes'. The bottom navigation bar includes icons for Home, Investment (highlighted), Pay & Transfer, Budget, and Support.

Unit Trust on Personal Internet Banking

Where to search for Unit Trusts?

Entry point for the search tools on HSBC Online Banking



Investing Securities & FX

Wealth Products
Unit Trusts

How to invest
View Funds

Log on to buy/sell Unit Trusts

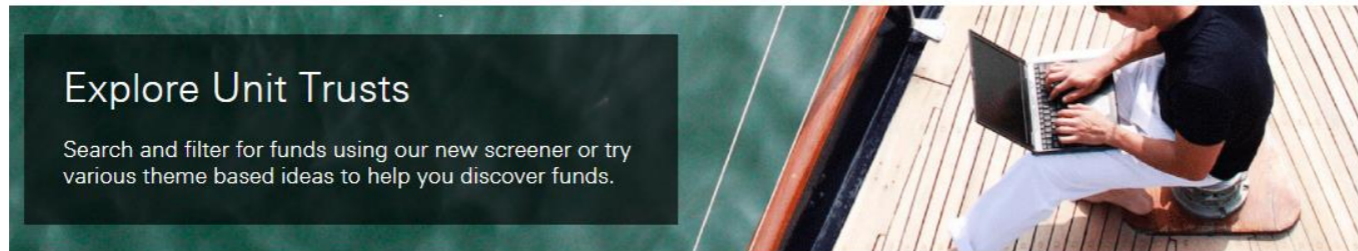
Scroll down and click on "View funds"

Mouse over to "Investing" on top and select "Unit Trusts" under "Wealth Products"

Log on to buy/sell Unit Trusts

Where to search for Unit Trusts?

Entry point for the search tools on HSBC Online Banking



Fund explorer

New to Unit Trusts or looking to grow your portfolio? You can build your product shelf by researching funds based on your investment goals and preferences.

[Guided search](#)

Are you a keen investor with views on what you want to invest in? You can search funds based on your market knowledge and criteria.

[Advanced search](#)

[View all funds >](#)

Select **"Guided search"**, **"Advanced search"** or **"Fund ideas"** to explore investment ideas (details in next page)

Ideas

Top performers

1 year best performers under each fund category (as of the latest available month end performance data)

27 fund(s) >

Top selling funds

Top selling funds at HSBC for the month of Jul 2022

12 fund(s) >

New funds

Funds newly available at HSBC in the past 6 months

53 fund(s) >

How to discover my own investment preferences?

Guided Search

◆ You may use **Guided Search** to narrow down Unit Trusts that fit your preferences by just **answering 4 questions**

What is your preferred ..

1. Asset class	Equity	Fixed Income	Multi asset	Alternatives /MRF
2. Market geographic location	Global	Asia	Europe	North America
3. Dividend option	Dividend Payout	Accumulation		
4. Way of sorting the results	Performance	Fund size	Best rating	

Question 1 of 4
What is your preferred asset class?

Equity

252 funds

Fixed Income

207 funds

Multi Asset

223 funds

Alternatives / MRF

2 funds

I don't have any preferences

*MRF refers to Mutual Recognition of Funds.

Continue

Discover funds | Market | Insights

I want to see **Dividend Payout** **Equity** funds in **Global** market sorted by **Performance**

Switch to advanced search | Try again

Results **70 matches**

Fund	NAV	YTD return	1Y return	Fund class currency	1 year share ratio
Fund A U12345	12.76	+0.17 (+1.35%)	+8.51%	+16.47%	USD 0.688
Fund B U12345	12.76	+0.17 (+1.35%)	+8.51%	+16.47%	USD 0.688
Fund C U12345	17.17	0.00 (0.00%)	-8.71%	-1.31%	EUR -0.751
Fund D U12345	13.83	-6.14%	-2.67%		USD -0.192

After selecting the preference options in each question, click "Continue" and then "View my result".

A pool of fund results that matches your investment preferences (see example above) will be generated

- Explore
- Evaluate
- Place order
- Review Portfolio

How to pinpoint the funds I want to invest in?

Advanced Search

◆ If you already have an investment idea in mind, apply the **filters** on **Advance Search** to pinpoint your desired funds

You can locate the fund directly by entering the **fund code / Keywords**

Or you can easily **filter funds** by asset class, geography, risk tolerance etc.

Unit Trusts | Discover funds | Market | Insights | Quick search

Search for funds

Fund code / Keywords

Asset class

Geography

Fund house

By your risk tolerance

Fund currency

Other option

GBA Wealth Connect – Southbound Scheme

Environmental, Social and Governance (ESG) or sustainable investments

Add popular filter to your screener or view all for more options

1 year annualised return Dividend yield Morningstar rating

Average credit quality 1 year quartile ranking

Please note that only funds authorised by the Securities and Futures Commission which are not derivative funds are available via Personal Internet Banking and HSB Mobile Banking app.

Add more filters | Search

Other filters (e.g. 1 year annualized return) that help screen out the funds you are interested in are also available



How to get theme based investment ideas?

Fund ideas



◆ You can easily browse for top performers, top selling funds and new funds under “Fund ideas”

Top performers
Year-to-date Top Performing Funds

Unit Trusts | **Discover funds** | Market | Insights

Top performers
1 year best performers under each fund category (as of the latest available month end performance data) Summary

Fund	NAV	YTD ret.
Fund A U12345	37.47 -0.16 (-0.43%)	
Fund B U12345	140.57 +0.52 (+0.37%)	
Fund C U12345	8.75 0.00 (0.00%)	
Fund D U12345	66.556 -0.927 (-1.37%)	

Top Seller
Top selling funds for the month

Unit Trusts | **Discover funds** | Market

Top selling funds
at HSBC for the month of Jul 2022

Fund	NAV
Fund A U12345	-0.01 (-)
Fund B U12345	-0.14 (-)
Fund C U12345	-0.02 (-)

New Funds
Newly launched funds in the past 6 months

Unit Trusts | **Discover funds** | Market

New funds
Funds newly available at HSBC in the past 6 months

Fund	NAV
Fund A U12345	-0
Fund B U12345	-0
Fund C U12345	-0
Fund D	

How to know more about a fund that I am interested in?

Fund details

◆ Find out essential information about the fund of your interest on **Fund details** page

Top performers
1 year best performers under each fund category (as of the latest available month end performance data)

Fund	NAV	YTD return
Fund A U12345	38.52 +0.06 (+0.16%)	-4.11%
Fund B U12345	142.89 +1.67 (+1.18%)	-5.43%
Fund C U12345	68.71 -0.076 (-0.11%)	-7.34%
Fund D U12345	315.95 -0.59 (-0.19%)	-7.57%

XX – Fund C (Class A – USD) U12345
USD 38.52 ▲ +0.06 (+0.16%)
Updated as of 12 Aug 2022

Important risk warning

Fund risk level is within your risk tolerance
HSBC risk level **Medium to high risk** 4
Your risk tolerance **Adventurous** 4

Highlights
1-year top performer

Fund offering documents
Factsheet / Key fact statement
Interim report
Annual report
Prospectus

Investment objective
To provide long-term capital growth by investing primarily in a value style biased portfolio of US companies.

Performance chart
Performance Chart Price Chart

1M 3M 6M YTD 1Y 3Y 5Y 10Y MAX

Fund details
Fund class currency: USD
Fund size (Million): USD 4,733.68 as of 12 Aug 2022
HSBC risk level: 4

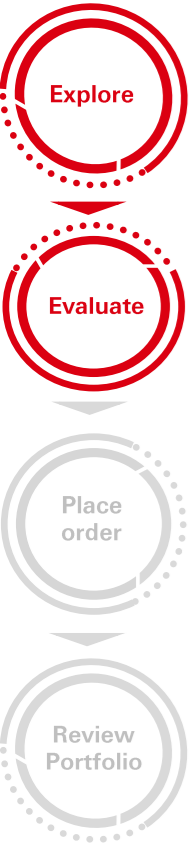
Fund information are at the **tip of your finger** here!

- Objectives
- Performance
- Fund price history
- Fee & charges
- Portfolio holdings
- Offering documents

(Please read them carefully)

Please noted that this is not an exhaustive list, you may find more information about the fund on the fund details page

Click the drop down arrow and select "fund details" to evaluate and **discover different aspects** of you chosen fund



How to know more about a fund that I am interested in?

Fund Details

Key information captured in the fund details page includes:

- Performance
- Daily NAV
- Recent dividend history
- Risk return
- Rating
- Asset allocations
- Top holdings
- Fee & Charges
- Offering documents

Unit Trusts | Portfolio | Discover funds | Market | Insights
Order status

Unit Trusts | Portfolio | Discover funds | Market | Insights
Order status

Performance

Annualised returns | Calendar returns

Updated as of 15 Aug 2022

	1 month	3 month	6 month	1 year	3 year	5 year	10 year
Fund	+10.55%	+5.41%	-2.10%	-0.36%	+12.92%	+8.80%	+9.76%

Dividend information

Updated as of 31 Jul 2022

Target dividend distribution frequency	Annually
Dividend yield	0.03%
Last dividend paid (per unit)	USD 0.01000
Last ex-dividend date	09 Sep 2021

Dividend yield is the dividend amount declared over the past twelve months as a percentage of the last month-end fund unit price, show in 2 decimal places. The amount of dividend may not be guaranteed by Fund House.

Rating

Updated as of 30 Jun 2022

Morningstar rating ★★★★★
as of 31 Jul 2022

1 year quartile ranking	3rd
3 year quartile ranking	2nd
5 year quartile ranking	2nd

Fund price history enquiry

Period: From: To:

Date	NAV
2022-08-15	38.78
2022-08-12	38.52
2022-08-11	38.46
2022-08-10	37.94
2022-08-09	37.47
2022-08-08	37.63
2022-08-05	37.23
2022-08-04	37.36
2022-08-03	37.22
2022-08-02	37.12

Risk return profile

Updated as of 31 Jul 2022

Annualised return	9.02%
Standard deviation	20.142%
Sharpe ratio	0.5
Alpha	0.21
Beta	1

Fund statistics are calculated by using 3 years historical data, and are not calculated for fund which is less than 3 years old.

Sharpe ratio: Morningstar Asia Limited used the USTREAS T-Bill Auction Ave 3 Mon as the risk free factor for calculation.

Alpha & Beta: Morningstar Asia Limited used Russell 1000 Value TR USD as the benchmark index for calculation.

Holdings diversification

Updated as of 30 Jun 2022

Total number of equity holdings 93 | Total number of bond holdings 0

Asset allocation

Stock	99.56%
Cash	0.44%

Equity holdings sector allocation

Financial Services	26.25%
Healthcare	20.54%
Industrials	8.73%
Consumer Cyclical	8.64%
Energy	7.88%
Technology	7.23%

Equity holdings geographical allocation

United States	97.29%
Europe - ex Euro	1.26%
Eurozone	1.02%

Fees and charges

HSBC initial charge	3.00%
Annual management fee (maximum)	1.50%
HSBC minimum investment amount	USD 1,000.00
Expense ratio	1.8% as of 30 Jun 2021

Switching transactions placed through HSBC are subject to 1% switching charge which is charged by HSBC.

The listed information may not cover all the fees and charges imposed on a fund. Please refer to the respective offering documents of the fund for details of relevant fees and charges.

Top 10 holdings

Updated as of 30 Jun 2022

Holding	Market value	% of net asset



How do I compare different funds?

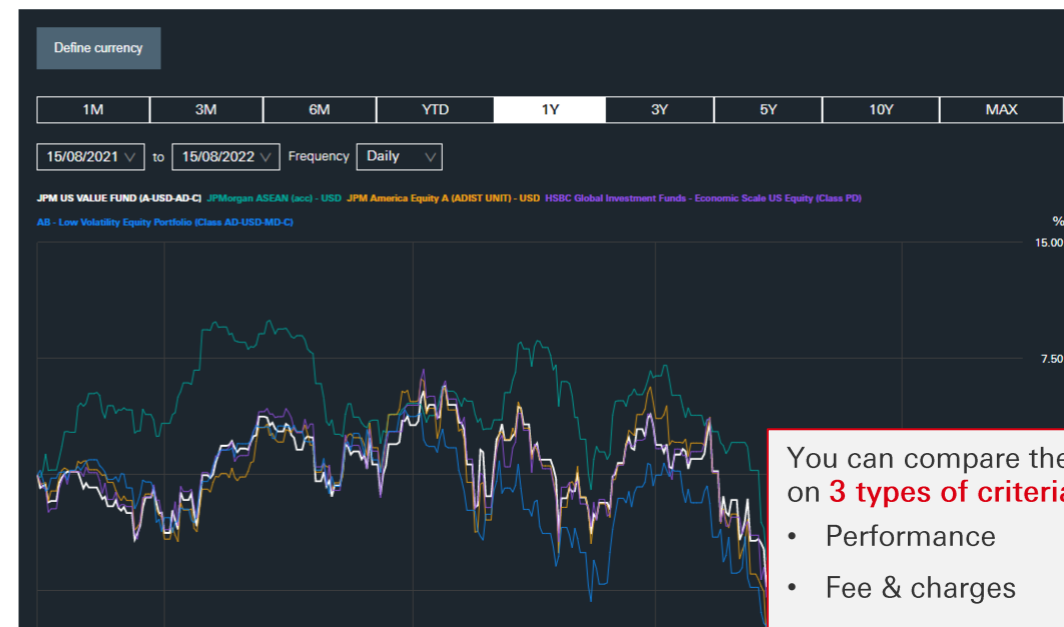
Fund comparison

◆ Fund comparison allows customers to compare and drill down into details of the funds with the flexibility to compare performance, fees, dividend payouts, and so on.

Add the fund for comparison by clicking "Add to compare"

The **Performance chart** provides a historical view on funds' net asset value (NAV) trend in specific period of time based on your selected currency

Fund comparison



Investment objective

To provide long-term capital growth by investing primarily in a value style biased portfolio of US companies.

Fund profile

Fund house: XYZ Fund House
Fund class inception date: 20 Oct 2000

Select up to **5 funds** to make comparison and view the result by clicking "Compare funds"

You can compare the funds based on **3 types of criteria**, including:

- Performance
- Fee & charges
- Risk return profile

NAV: Net Asset Value

Explore

Evaluate

Place order

Review Portfolio

Where can I place one-time investment and monthly investment plan order?

One-time investment and Monthly Investment Plan

Explore

Evaluate

Place order

Review Portfolio

The screenshot shows a fund page for 'XX - Fund C (Class A - USD) U12345'. The price is USD 38.52, with a green arrow indicating a price increase. The 'Buy' button is highlighted in red. A callout box points to the 'Buy', 'Sell', 'Switch', and 'Monthly investment plan' buttons, stating: "Select 'Buy', 'Sell', 'Switch' or 'Monthly investment Plan' to place different kinds of investment order." Below the fund details, there are sections for 'Investment objective', 'Performance chart', and 'Fund profile'. The 'Fund profile' table lists details such as Fund house (XYZ Fund House), Fund class inception date (20 Oct 2000), Fund class currency (USD), Fund size (Million) (USD 4,733.68 as of 12 Aug 2022), and HSBC risk level (4).

One-time investment	Monthly Investment Plan
A one-off lump sum investment starting from HKD 10,000 / USD 1,000	Monthly contribution starting as low as HKD 1,000
	<ul style="list-style-type: none"> ✓ Build up your portfolio through monthly investing ✓ Systematically invest equal amount of money on monthly basis to achieve cost averaging, saving you the hassle of timing the market

How to place my orders in 3 steps?

One-time investment

1. Input your order

2. Review order

(please find further details in page 28 – Disclaimer and Declaration)

3. Confirmation

(please find further details in page 29 - Confirmation)



Buy order details

Select your securities and settlement account

Unit Trusts | Portfolio | Discover funds | Market | Insights

1. Order details > 2. Review order

Fund: XX – Fund B (Class A – USD) U12345

Order instruction: Monthly investment plan

Securities account: HSBC One Investment Services

Settlement account: Please Select

Available balance: -

Investment amount (USD):

HSBC minimum investment amount is USD 1,000.00

Subscription fee: 3.00% 0.50%

Unit Trusts are NOT intended for short investment horizon.

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Preview order

Please review and confirm your order

Unit Trusts | Portfolio | Discover funds | Market | Insights

1. Order details > 2. Review order

Fund: XX – Fund B (Class A – USD) U12345

Order instruction: Buy by amount

Securities account: HSBC One Investment Services

Settlement account: HSBC One USD Savings

Risk level: Fund risk level 4 (within your risk tolerance 4)

Investment amount: USD 1,000.00

Subscription fee: 3.00% 0.50%

Customers are advised to refer to the [dealing cut-off arrangement](#) before placing an order.

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Confirm order

Your instruction has been received.

Please note the reference number for your records: P-350363. You will receive a confirmation SMS once your order is executed. Please consider that you can only cancel this order within [fund dealing cut-off time](#).

Unit Trusts | Portfolio | Discover funds | Market | Insights

1. Order details > 2. Review order

Fund: XX – Fund B (Class A – USD) U12345

Order instruction: Buy by amount

Securities account: HSBC One Investment Services

Settlement account: HSBC One USD Savings

Risk level: Fund risk level 4 (within your risk tolerance 4)

Investment amount: USD 1,000.00

Subscription fee: 3.00% 0.50%

Trade another

Go to Order status

Select your securities and settlement account

Input your investment amount

Preview order

Confirm order

Go to Order status

How to place my orders in 3 steps?

Monthly Investment Plan

1. Input your order

2. Review order (please find further details in page 28 – Disclaimer and Declaration)

3. Confirmation (please find further details in page 29 - Confirmation)



Select your securities and settlement account

Input your investment amount

Pre-set your investment **time frame** or the **target market value** you want to accumulate

HSBC Internet Banking

Unit Trusts | Portfolio | Discover funds | Market | Insights

Monthly investment plan order details

Fund B (Class A – USD) U12345

Sell | Switch | Monthly investment plan

Securities account: HSBC One Investment Services

Settlement account: Please Select

Available balance: -

Monthly investment amount: [input field]

Minimum investment amount is HKD 1,000 per month.

Choose your investment target option

I want to set up the target for my Monthly Investment Plan.

Investment target is to assist you to keep track of your investment plan. HSBC provides you the flexibility to preset either target number of months or target market value.

Preview order

HSBC Internet Banking

Unit Trusts | Portfolio | Discover funds | Market | Insights

1. Order details | 2. Review order

Please review and confirm your order

Fund: XX – Fund B (Class A – USD) U12345

Order instruction: Buy by amount

Securities account: [input field]

Settlement account: [input field]

Risk level: Fund risk level 4 (within your risk tolerance 4)

Investment amount: USD 1,000.00

Subscription fee: 3.00% 0.50%

Subscription fee will be deducted and charged directly by the Bank from the INVESTMENT AMOUNT when the investor subscribes the Investment Plan. The Bank reserves the right to adjust the subscription fee rate.

Confirm order

HSBC Internet Banking

Unit Trusts | Portfolio | Discover funds | Market | Insights

1. Order details | 2. Review order

Your instruction has been received.

Please note the reference number for your records: P-350363. You will receive a confirmation SMS once your order is executed. Please consider that you can only cancel this order within [fund dealing cut-off time](#).

Fund: XX – Fund B (Class A – USD) U12345

Order instruction: Buy by amount

Securities account: HSBC One Investment Services

Settlement account: HSBC One USD Savings

Risk level: Fund risk level 4 (within your risk tolerance 4)

Investment amount: USD 1,000.00

Subscription fee: 3.00% 0.50%

Subscription fee will be deducted and charged directly by the Bank from the INVESTMENT AMOUNT when the investor subscribes the Investment Plan. The Bank reserves the right to adjust the subscription fee rate.

Go to Order status

Where should I pay my attention to when I am reviewing my order?

Disclaimer & declaration



Review your order details and return to previous page for edit if needed

Carefully read through the **disclaimer** and ensure you understand (i) the terms and conditions (ii) risk associated with Unit Trusts

Confirm your order only after you have given your **declarations** of your understanding of (i) the bank's roles; (ii) initial charges; (iii) the selected fund's offering documents including full product features and risk disclosures

HSBC Internet Banking

Unit Trusts | Portfolio | Discover funds | Market | Insights

Order status | Quick search

1. Order details | 2. Review order | 3. Confirmation

Please review and confirm your order

Fund	XX - Fund B (Class A - USD) U12345
Order instruction	Buy by amount
Securities account	
Settlement account	
Exchange rate will be involved if Default settlement account, HKD savings account or HKD current account is selected for foreign currency Unit Trusts trading.	
Risk level	Fund risk level 4 (within your risk tolerance 4)
Investment amount	USD 1,000.00
Subscription fee	3.00% 0.50%
Subscription fee will be deducted and charged directly by the Bank from the INVESTMENT AMOUNT when the investor subscribes the Investment Plan. The Bank reserves the right to adjust the subscription fee rate.	

Disclaimer

Investment involves risks. The offering documents should be read for further details. Any past performance figures shown are not indicative of future performance.

Fund details >

Reference NAV: USD 37.12 (Last update: 02 Aug 2022)

Fund class currency: USD

Fund house: XYZ Fund House

HSBC investment category: US Equity - Broad

Target dividend distribution frequency: Annually

Investment objective

To provide long-term capital growth by investing primarily in a value style biased portfolio of US companies.

Documents

Read the documents

- Factsheet / Key fact statement
- Prospectus
- Annual report
- Interim report

NAV price and change are based on the latest fund trade

Declarations

I confirm my understanding of the following:

- The Bank is not an independent intermediary as (i) the Bank acts as agent of the fund house and is entitled to receive commission and other fees from the fund house, including full rebate of the initial charge (subject to any cap specified in the offering documents), the switching fee, 50% (for funds managed by HSBC Global Asset Management) or 60% (for funds managed by other fund houses) of the fund's annual management fee as ongoing commission every year throughout the term of my investment, and the marketing sponsorship fee, and (ii) for funds managed by HSBC Global Asset Management or other members of the HSBC Group, the Bank (being a distributor of the funds) and the fund managers are both members of the HSBC Group.
- The initial charges are calculated according to the fund type, account type, subscription amount and subscription channel, which may represent a discount against the initial charge stated in the prospectus. Please click [here](#) for details of applicable initial charge.

I have read and understood the offering document including [factsheet](#) and [key fact statement](#) (with key product risks highlighted therein), [prospectus](#), [annual reports](#) and [interim report](#) and I undertake to observe and be bound by the terms and conditions contained therein (as may be amended from time to time). I have read the [Unit Trusts product factsheet](#) and understand the Unit Trusts service charges. I have read and understood the Terms and Conditions for Personal Internet Banking and HSBC HK Mobile Banking app.

Customers are advised to refer to the [dealing cut-off arrangement](#) before placing an order.

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Confirm order

*Please do not hesitate to contact our branch staff or seek independent advice if you have any enquiry on the disclaimer and declaration

What should I be aware of when I confirm my order?

Confirmation



The screenshot shows a web interface for fund orders. At the top, there are navigation tabs: Unit Trusts, Portfolio, Discover funds, Market, Insights, Order status, and a Quick search bar. Below this is a progress bar with three steps: 1. Order details, 2. Review order, and 3. Confirmation. The 'Confirmation' step is active and highlighted in teal. A message box states: "Your instruction has been received. Please note the reference number for your records: P-350363. You will receive a confirmation SMS once your order is executed. Please consider that you can only cancel this order within fund dealing cut-off time." Below the message is a table of order details:

Order instruction	XX - Fund B (Class A - USD) U12345
Order type	Buy by amount
Order account	HSBC One Investment Services
Payment account	HSBC One USD Savings
Risk level	Fund risk level 4 (within your risk tolerance 4)
Investment amount	USD 1,000.00
Subscription fee	3.00% 0.50%

Below the table is a note: "Subscription fee will be deducted and charged directly by the Bank from the INVESTMENT AMOUNT when the investor subscribes the Investment Plan. The Bank reserves the right to adjust the subscription fee rate." To the right of the table is a 'Fund details' sidebar with the following information:

- Reference NAV: USD 37.94 (Last update 10 Aug 2022)
- Fund class currency: USD
- Fund house: XYZ Fund House
- HSBC investment category: US Equity - Broad
- Target dividend distribution frequency: Annually
- Investment objective: To provide long-term capital growth by a value style biased portfolio of US co
- Documents: Factsheet / Key fact statement, Prospectus, Annual report

At the bottom of the page, there are two buttons: "Trade another" and "Go to Order status". The "Go to Order status" button is highlighted with a red box. On the left side of the screenshot, there are four red callout boxes with white text:

- "Your instruction has now been placed!" (with a red dotted line pointing to the confirmation message)
- "You may check the 'fund dealing cut-off time' to estimate the order execution time. Any order received after Dealing cut-off time will be processed on the next dealing date"
- "Once your order is executed, a SMS will be sent to you"
- "Select 'Go to Order status' to review and amend your order" (with a red dotted line pointing to the button)

How to keep track of my order status and amend my order?

Order Status



One-time investment

The screenshot shows the 'Order status' page for a one-time investment. The order is in a 'Pending Dealing' state. The 'Buy' button is highlighted in blue. Below the button bar, there are three icons: a trash can for 'Cancel', a document for 'Fund details', and a pencil for 'Modify'. The 'Cancel' and 'Modify' icons are highlighted with red boxes. A table below contains order details.

Order date	08 Nov 2019
Order reference	P-699079
Fund	XX - Fund B (Class A - USD) U12345
Order instruction	Buy by amount
Investment amount	USD 1,000.00
Securities account	HSBC Premier Investment Services
Settlement account	HSBC Premier HKD Current
Order placed via	HSBC Internet Banking
Subscription fee	0.50%

Monthly Investment Plan

The screenshot shows the 'Order status' page for a monthly investment plan. The plan is in an 'Active' state. Below the button bar, there are three icons: a pencil for 'Modify', a trash can for 'Terminate', and a document for 'Fund details'. The 'Modify' and 'Terminate' icons are highlighted with red boxes. A table below contains plan details.

Order date	11 Aug 2022
Order reference	20220811052708
Fund	XX - Fund B (Class A - USD)
Order instruction	Monthly investment plan
Securities account	HSBC One Investment Services
Settlement account	HSBC One HKD Current
Monthly investment amount	HKD 1,000.00
Preferred effective date	15 Aug 2022
Target number of months	12

Click on **"Modify"** or **"Cancel"** / **"Terminate"** to amend your order. It is only applicable to orders that are not executed

How to monitor my Unit Trusts portfolio?

Review Portfolio



Unit Trusts | **Portfolio** | Discover funds | Market | Insights | Order status | Quick search

Need help with investment terms? [Glossary](#)

Portfolio Total market value HKD 5.65M ⁱ Viewing HSBC Premier Investment Services ^v

Fund ^v	NAV	Units	Market value	Investment amount	Unrealised capital gain/loss	Cash income
Fund A U12345 ^v	EUR 18.6484	41.7400	EUR 778.38 ⁱ	EUR 1,000.00 ⁱ	- EUR 221.62 - 22.16% ⁱ	EUR 0.00 ⁱ
Fund B U12345 ^v	CNY 9.73	1,070.2730	CNY 10,413.76 ⁱ	CNY 11,812.75 ⁱ	- CNY 1,398.99 - 11.84% ⁱ	CNY 0.00 ⁱ
 U12345 ^v	USD 308.20	4.5280	USD 1,395.53 ⁱ	USD 1,307.50 ⁱ	USD 88.03 + 6.73% ⁱ	USD 0.00 ⁱ
 U12345 ^v	HKD 8.97	539.1430	HKD 4,836.11 ⁱ	HKD 5,555.00 ⁱ	- HKD 718.89 - 12.94% ⁱ	HKD 0.00 ⁱ
Fund E U12345 ^v	CAD 8.84	71.8280	CAD 634.96 ⁱ	CAD 737.80 ⁱ	- CAD 102.84 - 13.94% ⁱ	CAD 0.00 ⁱ
Fund F U12345 ^v	HKD 7.67	68.9500	HKD 528.85 ⁱ	HKD 1,000.00 ⁱ	- HKD 471.15 - 47.12% ⁱ	HKD 0.00 ⁱ

After your order is executed, you may check your Unit Trust holdings at the "Portfolio" page at ease!

How to better understand the market and deepen my investment knowledge?

Market Insight

Explore

Evaluate

Place order

Review Portfolio

Market Insight

Personal Business Global Banking and Markets Global Private Banking English Log off

HSBC Banking Accounts & Services Borrowing Cards & Loans Investing Securities & FX Insurance Protection & Planning Insights Analysis & Market Data Offers Latest Rewards

Wealth Insights > Investment Essentials

Investment Daily

Investment Daily
Stocks ended higher as post-CPI rally ran out of steam... >
12 Aug 2022

Investment Daily
US stocks little changed as post-CPI rally ran out of steam >
12 Aug 2022

Investment Daily
US stocks rallied after CPI data showed cooling inflation >
11 Aug 2022

Investment Weekly

Investment Weekly
US stocks rallied as CPI inflation surprised to the... >
12 Aug 2022

Investment Weekly
Global equities fluctuated as investors weighed up >
12 Aug 2022

Investment Weekly
Global stocks rallied amid robust earnings >
12 Aug 2022

Investment Weekly
Global equities boosted by positive earnings and... >
12 Aug 2022

Wealth insights regularly introduces articles that highlight investors interested topics and offer house analysis and insights

Key topics range from

- House views on trending investment topics
- Market outlook & global event
- Investment themes

Risk warning and Risk disclosure

Important Risk Warning

- Unit Trusts are investment products and some may involve derivatives. The investment decision is yours but you should not invest in the Unit Trusts 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.
- Unit Trusts are NOT equivalent to time deposits.
- Investors should not only base investment decisions on this marketing material alone. You should take account of your own personal circumstance or consult professional advice if needed.
- Investment involves risk. Past performance is no guide to the future performance. For details of the investment products, their related fees and charges and risk factor, please refer to the individual product materials.
- If you are outside of Hong Kong, we may not be authorized to offer or provide you with the products and services available through this App and Website in the country or region you are located or resident in.

Additional Risk Disclosure

- In the worst case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Funds which are invested in certain markets and companies (e.g. emerging markets, commodity markets and smaller companies etc) may also involve a higher degree of risk and are usually more sensitive to price movements.
- Credit Risk/Interest Rate Risk – a fund that invests in fixed income securities may fall in value if interest rates change, and is subject to the credit risk that issuers may not make payments on such instruments and may involve a greater degree of risk than in the case with conventional securities.
- Counterparty Risk– a fund will be exposed to credit risk on the counterparties with which it trades in relation to financial derivative instrument contracts that are not trade on a recognised exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organised exchanges, such as the performance guarantee of an exchange clearing house. A fund will be subject to the possibility of insolvency, bankruptcy or default of a counter party with which a fund trades such instruments, which could result in substantial loss to a fund.