

HSBC FlexInvest User Guide

One touch and you're in

Make sure to download the [HSBC HK Mobile Banking app](#) to begin



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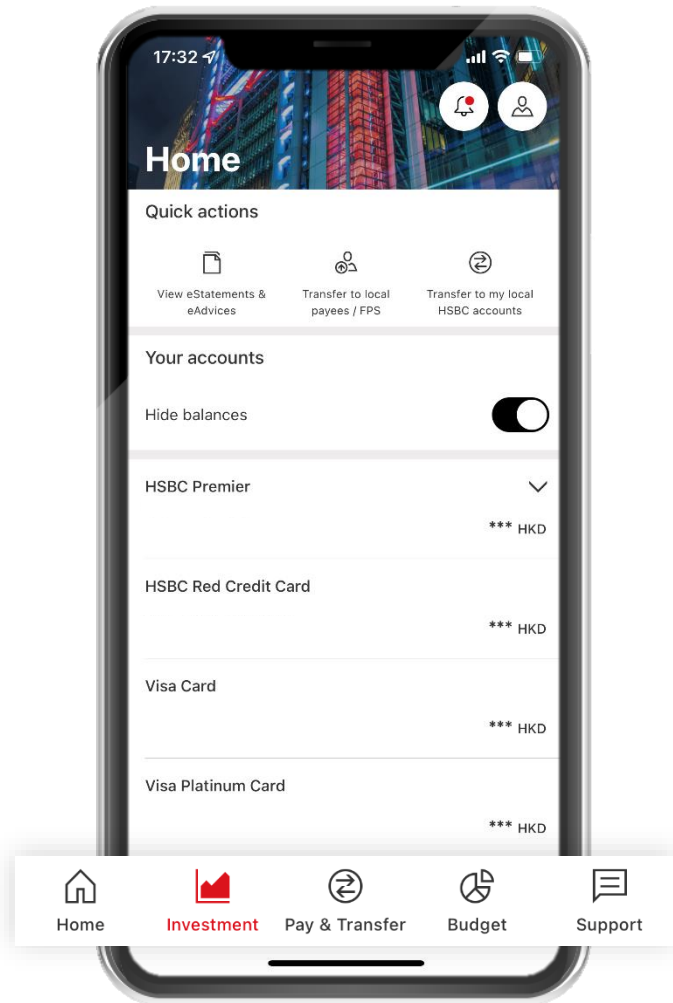
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Where can I find FlexInvest?

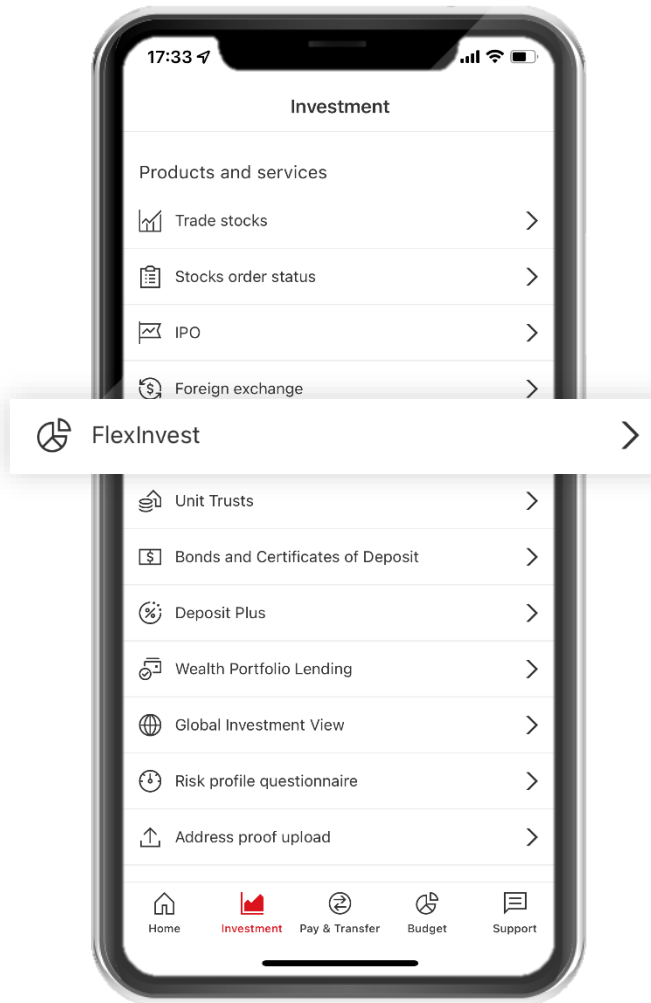
1.

Log on to the HSBC HK App, and tap on the 'Investment' tab



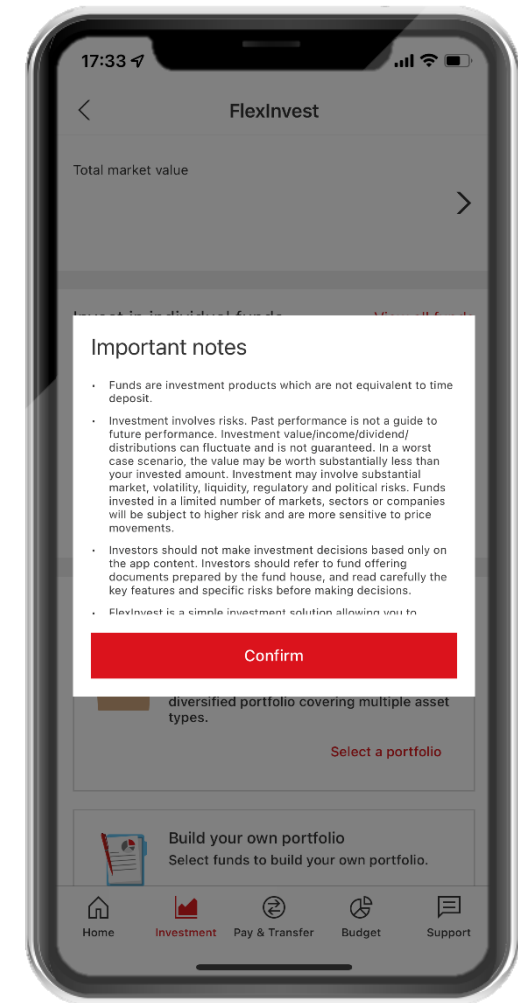
2.

Scroll down to 'Products and services' and tap 'FlexInvest'



3.

Make sure to read the important notes before you start



Where should I get started?

1.

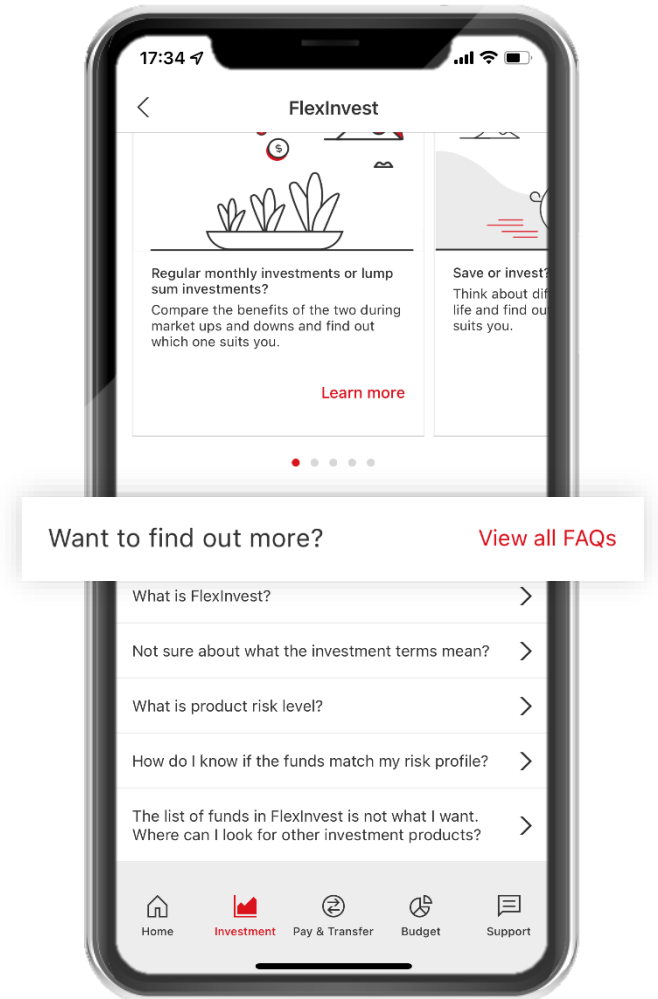
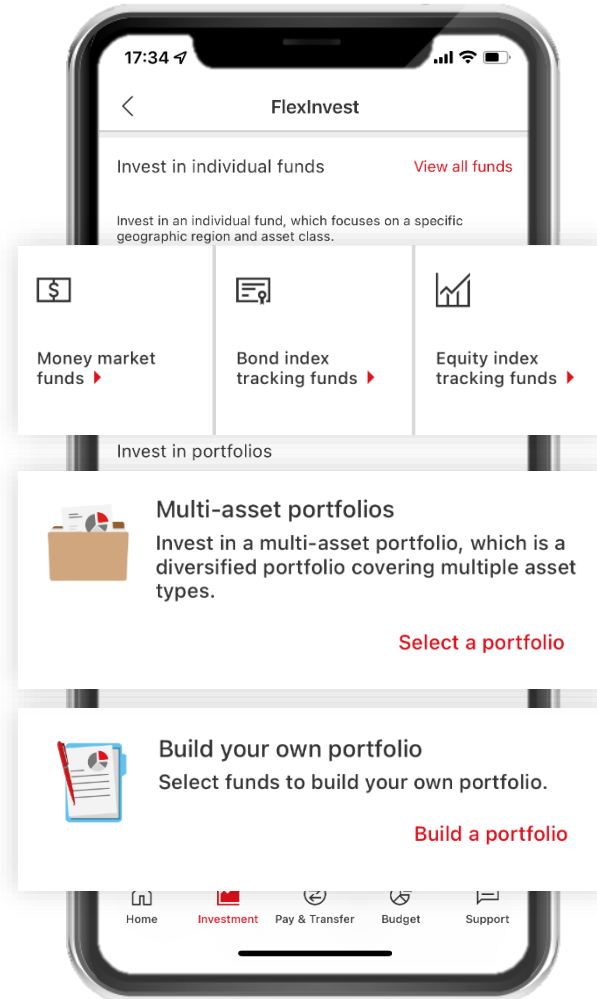
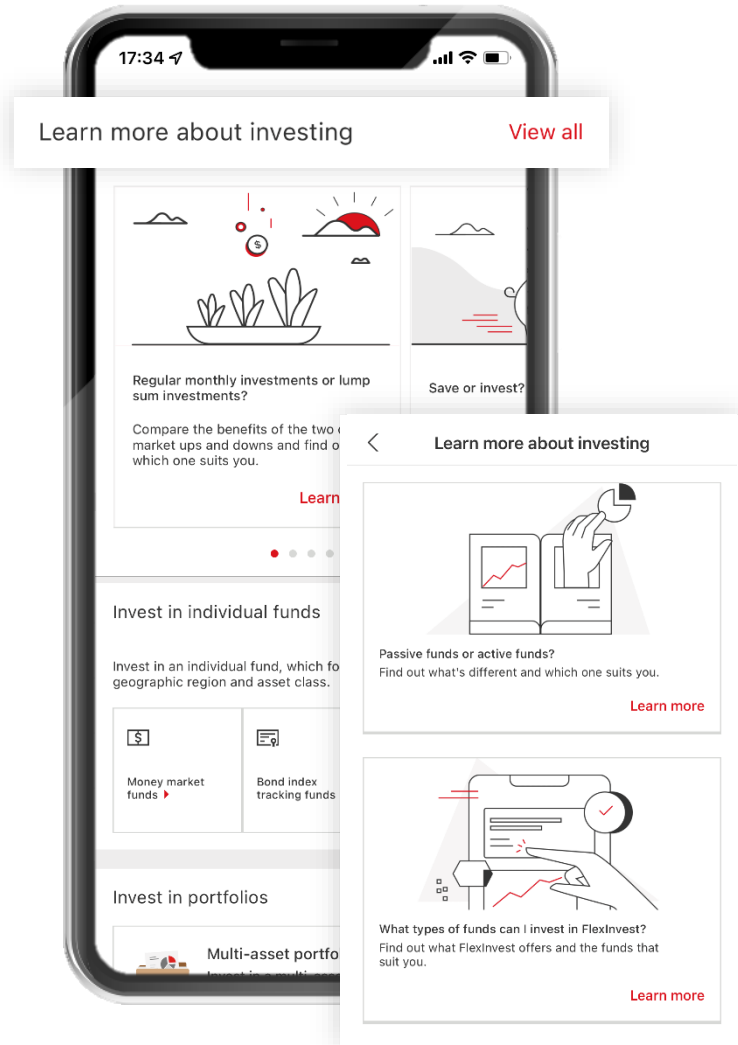
If you're not familiar with investment, you may begin by reading our short articles in the 'Learn more about investing' section

2.

There are 3 main options for browsing our funds: by asset class, using multi-asset portfolios*, and by building your own portfolio

3.

You can also find out more information in our FAQ section at the bottom of the main FlexInvest page



*Multi-asset portfolios refer to multi-asset funds; illustrations are for reference only

Multi-asset portfolios*



What is a multi-asset fund?

If you would like an easy way to start investing, you could choose one of our multi-asset fund.

Our multi-asset fund are a suite of diversified portfolios, each designated to match a specific risk tolerance level. The key features of our multi-asset fund include:

- Aiming to maintain performance in the long run with a diversified portfolio while managing risk
- Providing higher flexibility to invest in different asset class such as bonds, equities, money market and real estate
- Being managed dynamically by professional portfolio managements experienced in asset allocation

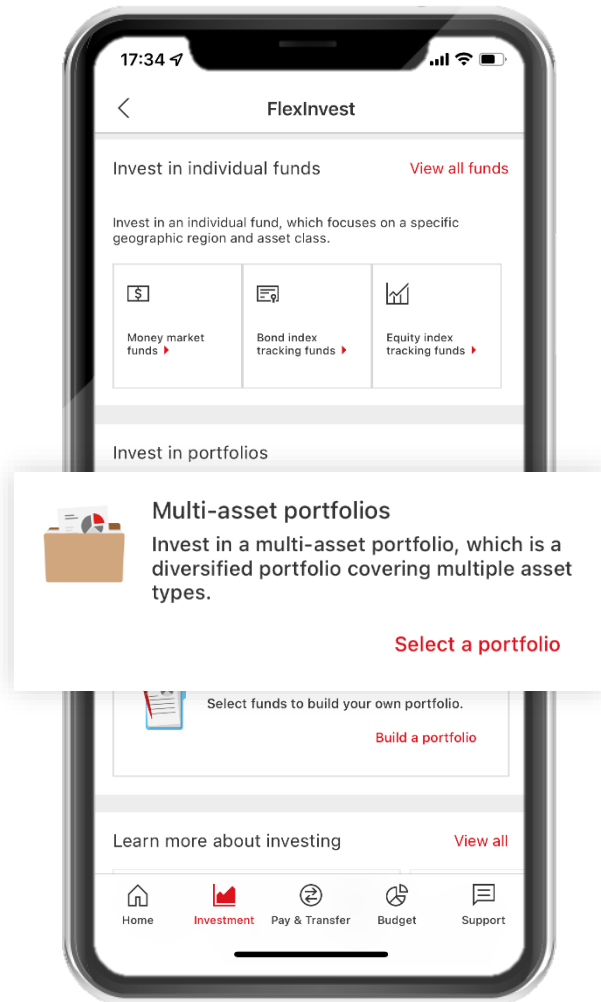


*Multi-asset portfolios refer to multi-asset funds

How to place an order for multi-asset funds | Step 1 of 4

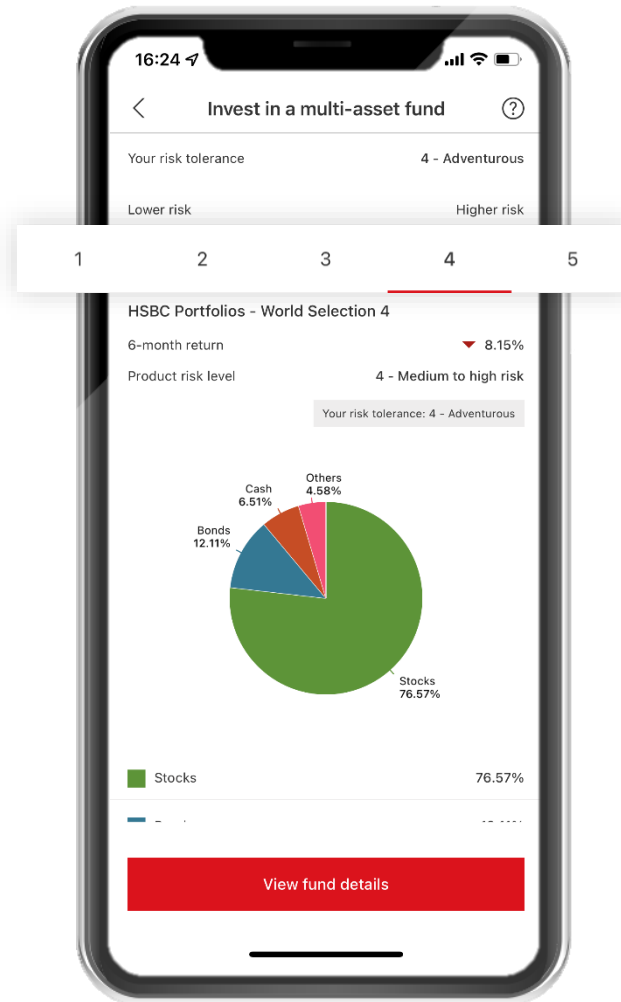
1.

To begin, from the main page of FlexInvest scroll down to the 'Invest in portfolios' section and tap 'Multi-asset portfolios' *



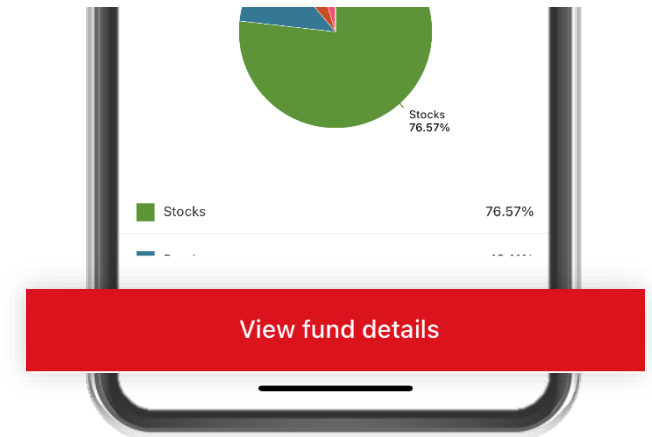
2.

You will see a ribbon with 5 tabs, representing 5 risk levels; tapping on each will show you the fund's past return and composition by asset class (stocks, bonds, cash, and others)



3.

To learn more about a specific fund, tap 'View fund details'

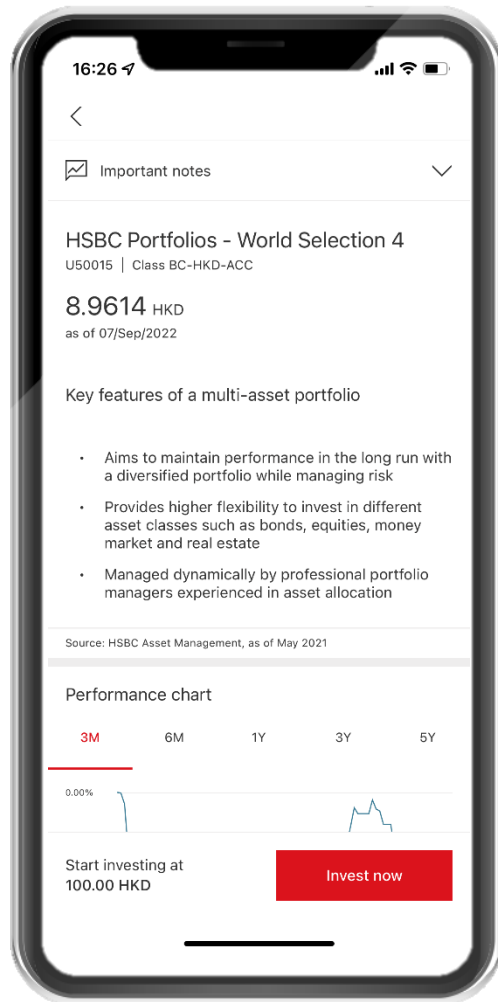


*Multi-asset portfolios refer to multi-asset funds; illustrations are for reference only

How to place an order for multi-asset funds | Step 2 of 4

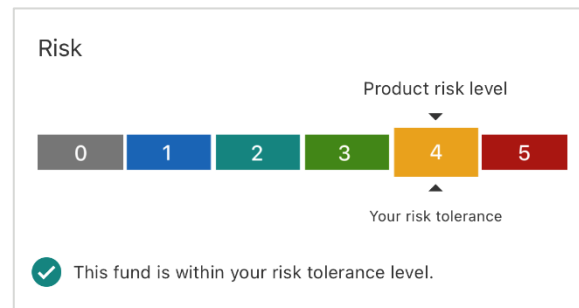
1.

From the fund detail page, you may begin by reading the summary of the fund's key features



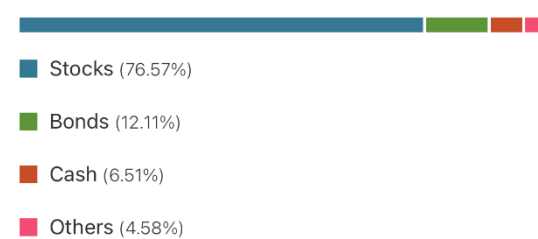
2.

You will also find more information about the fund's past performance, product risk level against your risk tolerance, as well as the fund's asset allocation and charges



Asset allocation

as of 30/Jun/2022



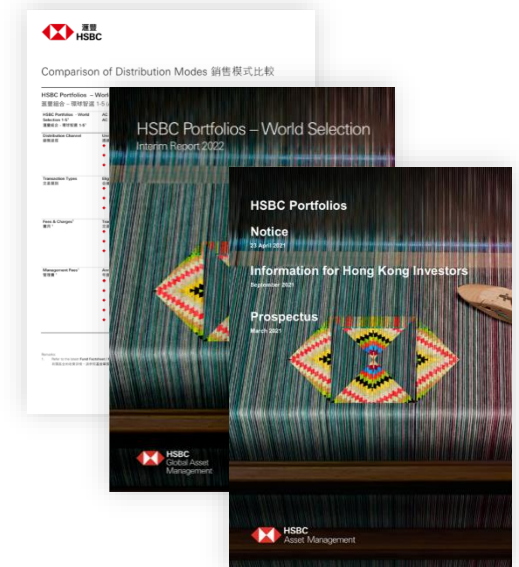
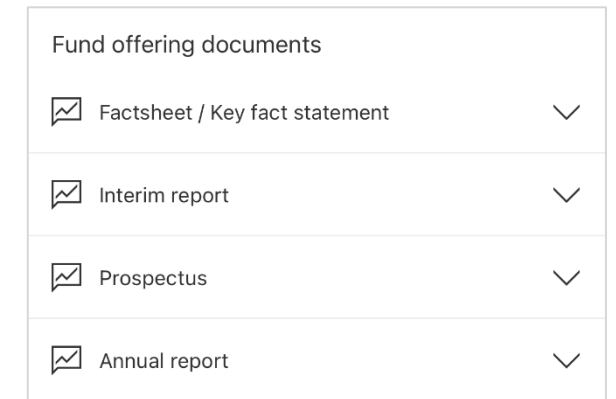
View details

Fees and charges

Annual management fee (maximum) 0.60%

3.

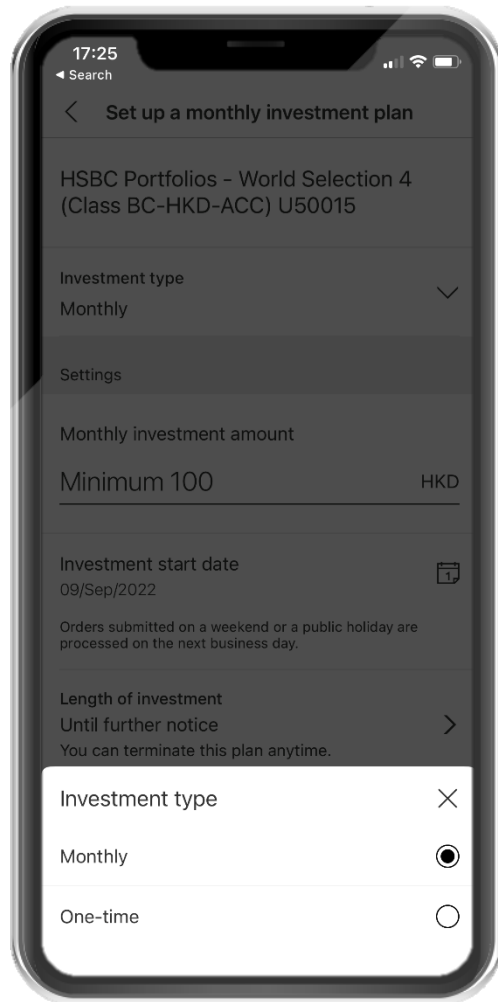
Make sure to read the fund offering documents before you decide to invest by tapping the 'invest now' button



How to place an order for multi-asset funds | Step 3 of 4

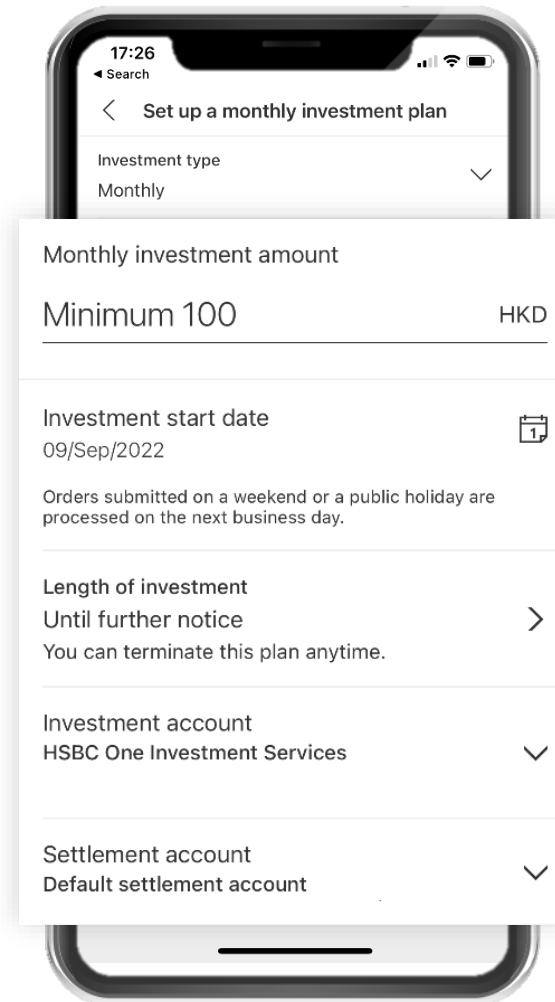
1.

To start purchasing a fund, first select between setting a monthly plan or a one-time investment



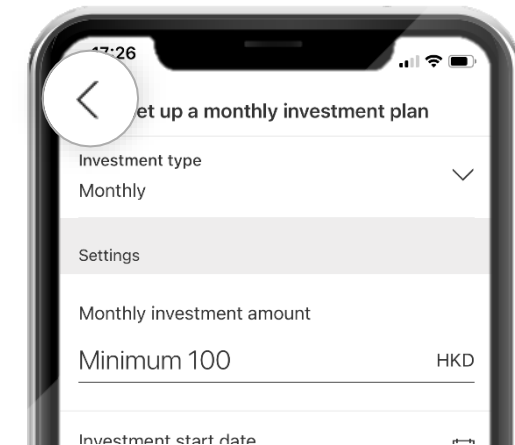
2.

Next, choose an investment amount and accounts to credit to and settle the transaction. For monthly plan, choose the start date and length of investment



3.

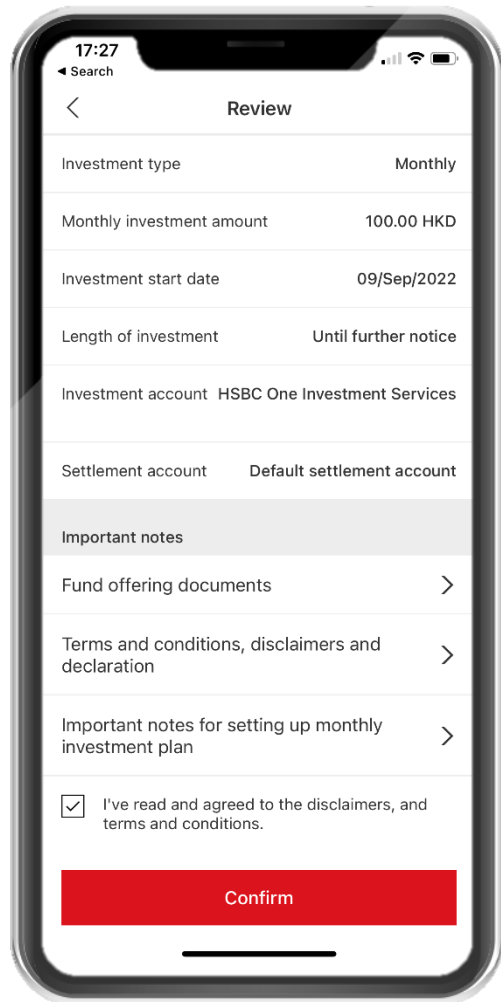
Not quite ready yet? You can always cancel a transaction by tapping the back button at the top of the screen



How to place an order for multi-asset funds | Step 4 of 4

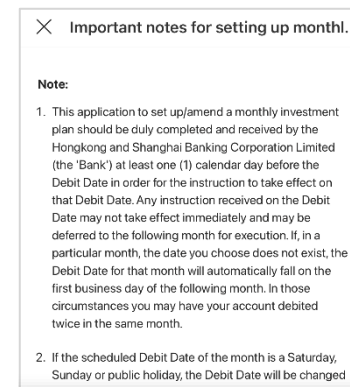
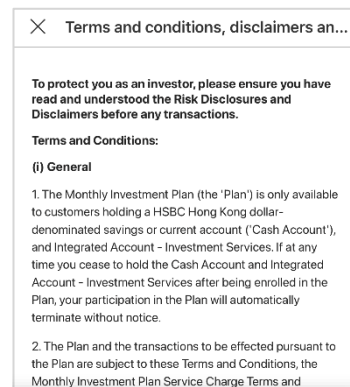
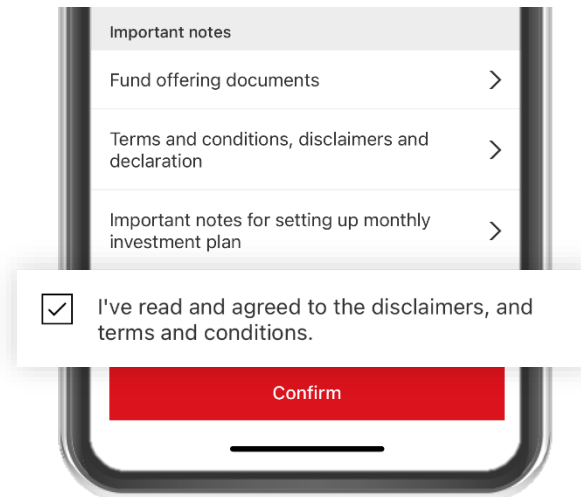
1.

To finalize your investment, make sure to review that all the transaction details are correct



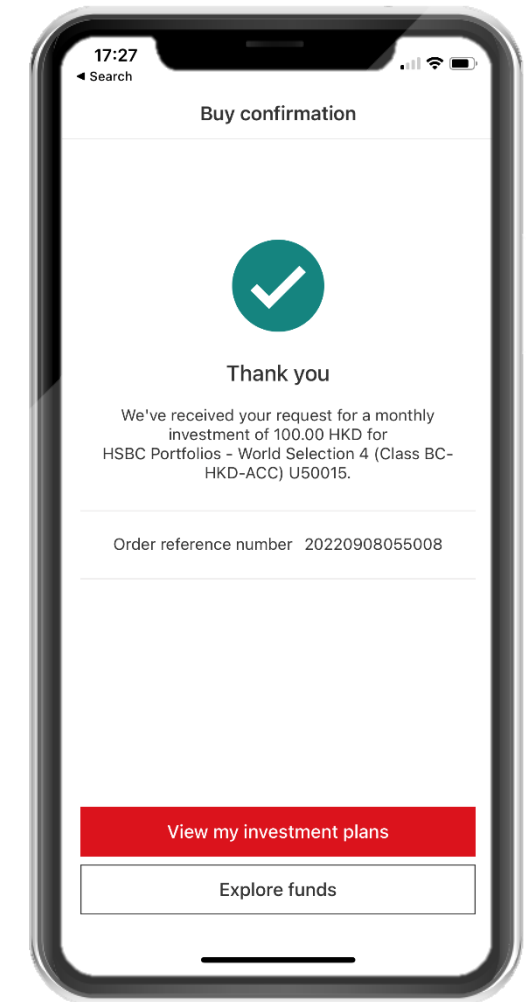
2.

Lastly, please read the terms and conditions, disclaimers and declaration, and important notes for setting up monthly investment plans – once done tick the checkbox to attest you have read, understood and agreed



3.

Once you confirm the transaction, you may explore more funds, or view your pending order / investment plans



Index funds and money market funds



What are index funds?

Index funds aim to match the performance of stated financial market index by building a portfolio that invests in all or part of the constituent stocks (or constituent bonds) of that particular index (e.g. the S&P 500 Index, Hang Seng Index, etc.)

What are money market funds?

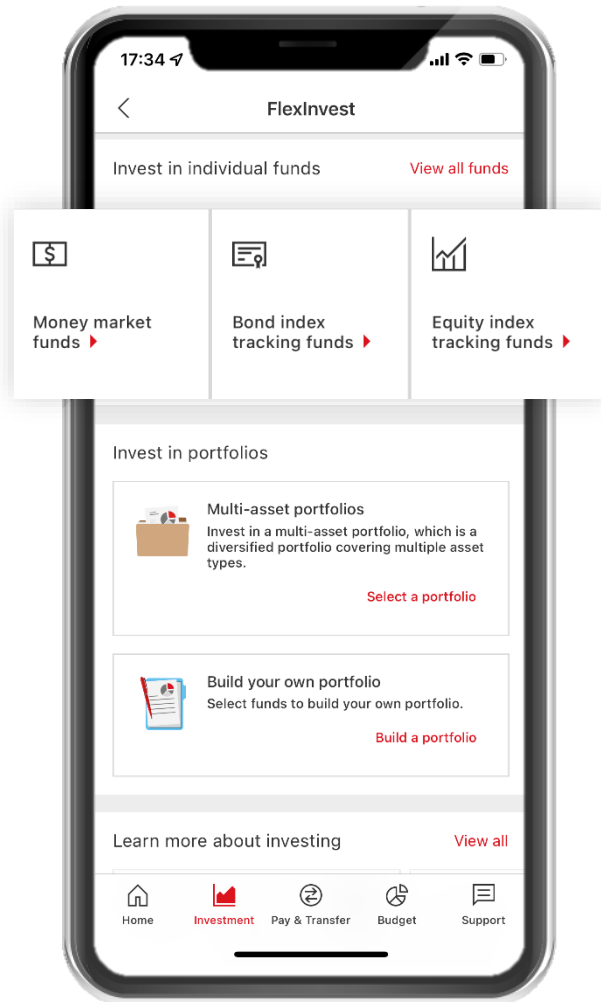
Money market funds invest in a diversified portfolio of high-quality, short-term money market instruments. If you are looking for capital preservation with potential growth, money market funds will come in handy to provide relatively high liquidity, as well as capture yields potentially equivalent to money markets.



How to place an order for index and money market funds | Step 1 of 4

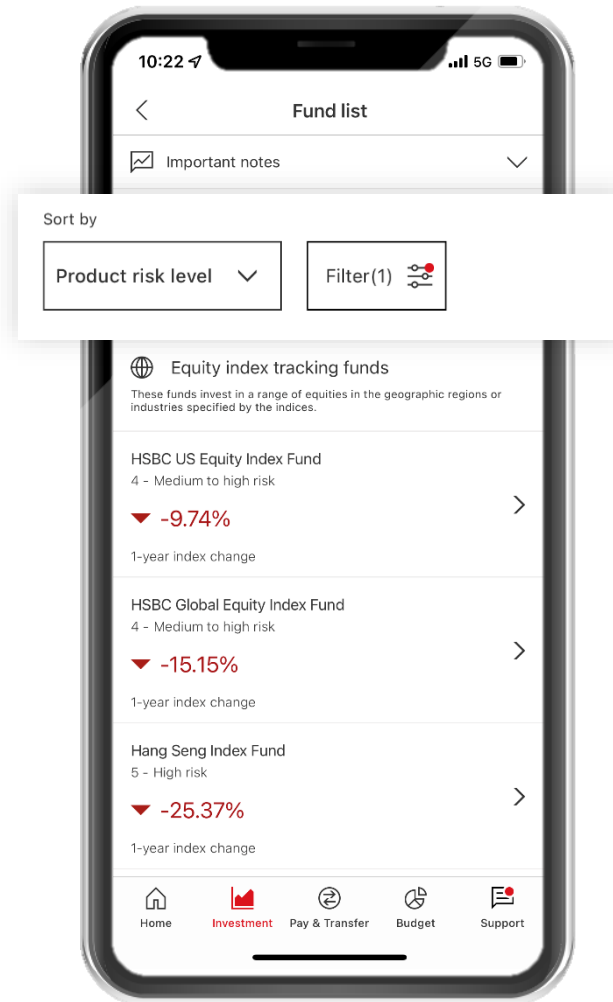
1.

To begin, from the main page of FlexInvest select between **Money market funds**, **Bond index tracking funds**, **Equity index tracking funds** or 'View all funds'



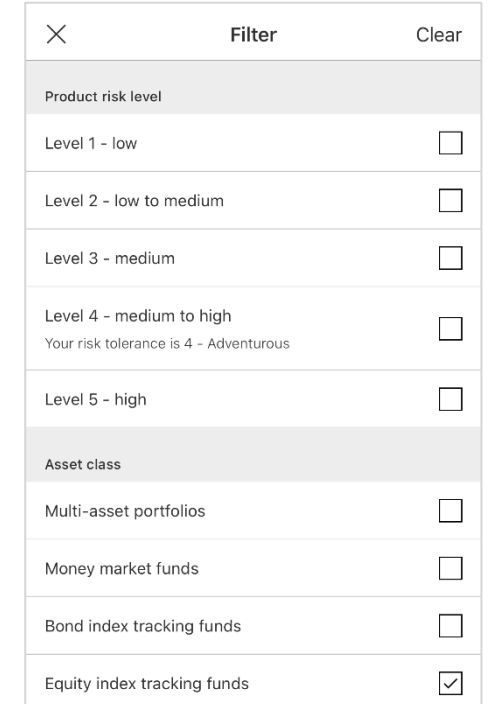
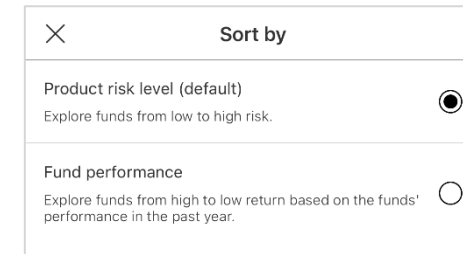
2.

From there you will see the list of funds available. Tap on any fund to get more details



3.

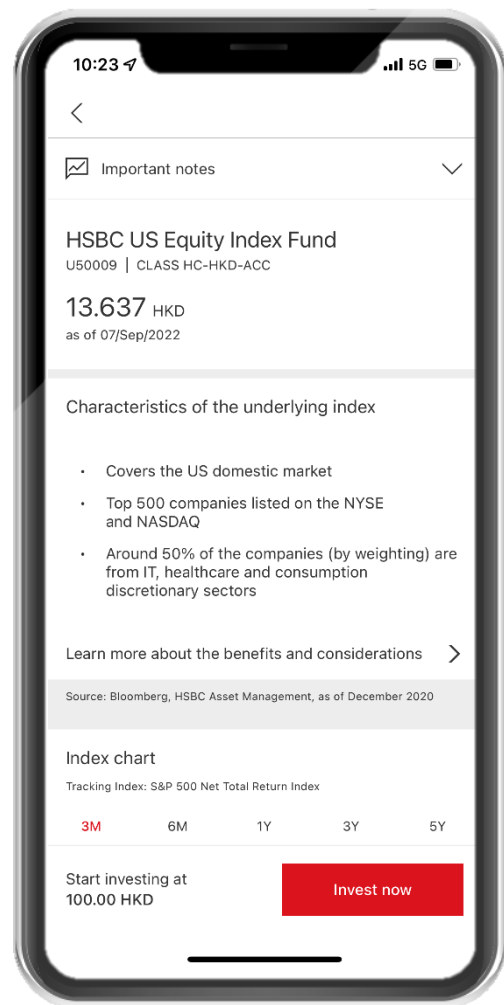
You may also refine your search by using the sorting and filter function at the top of the list, to include more asset class, or narrow down funds by choosing specific product risk levels



How to place an order for index and money market funds | Step 2 of 4

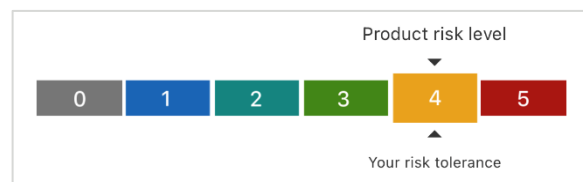
1.

From the fund detail page, you may begin by reading the summary of the fund's key features



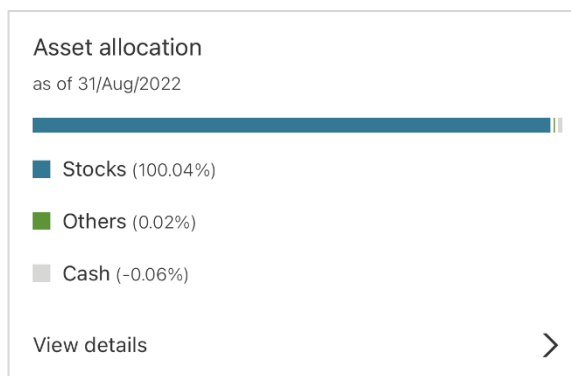
2.

You will also find more information about the fund's past performance, product risk level against your risk tolerance, as well as the fund's asset allocation and charges



Fees and charges

Annual management fee (maximum)	0.31%
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Holdings

as of 31/Aug/2022

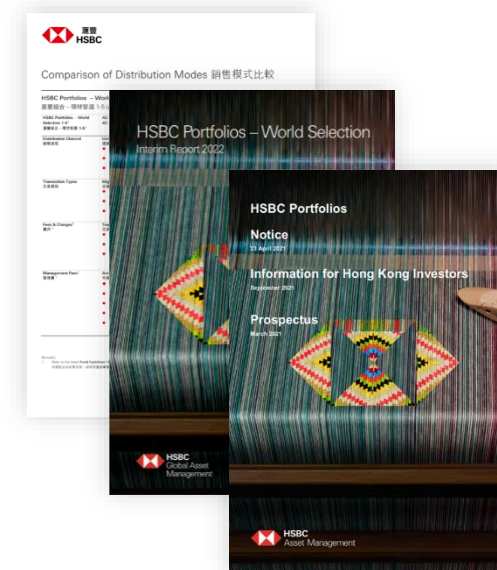
Holdings	Percentage
Apple Inc	7.03%
Microsoft Corp	5.67%
E-mini S&P 500 Future Sept 22	3.33%

3.

Make sure to read the fund offering documents before you decide to invest by tapping the 'invest now' button

Fund offering documents

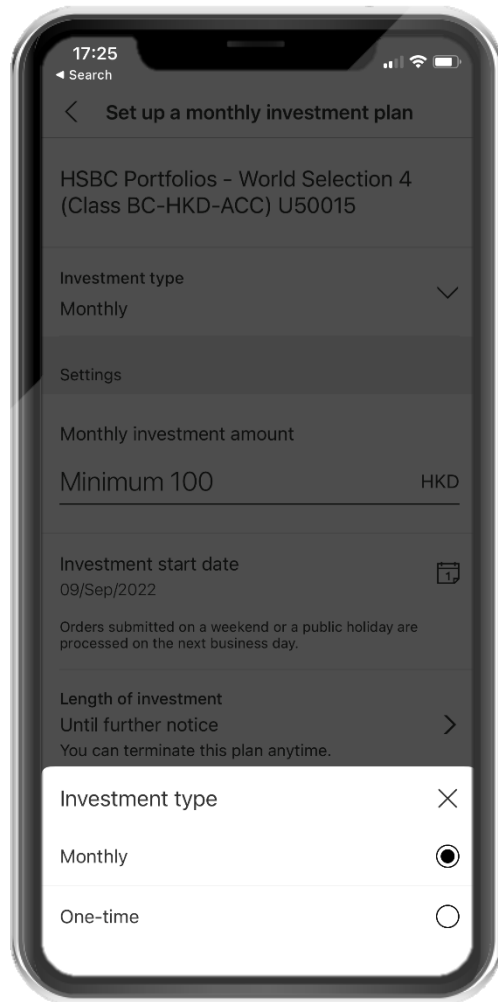
Factsheet / Key fact statement	▼
Interim report	▼
Prospectus	▼
Annual report	▼



How to place an order for index and money market funds | Step 3 of 4

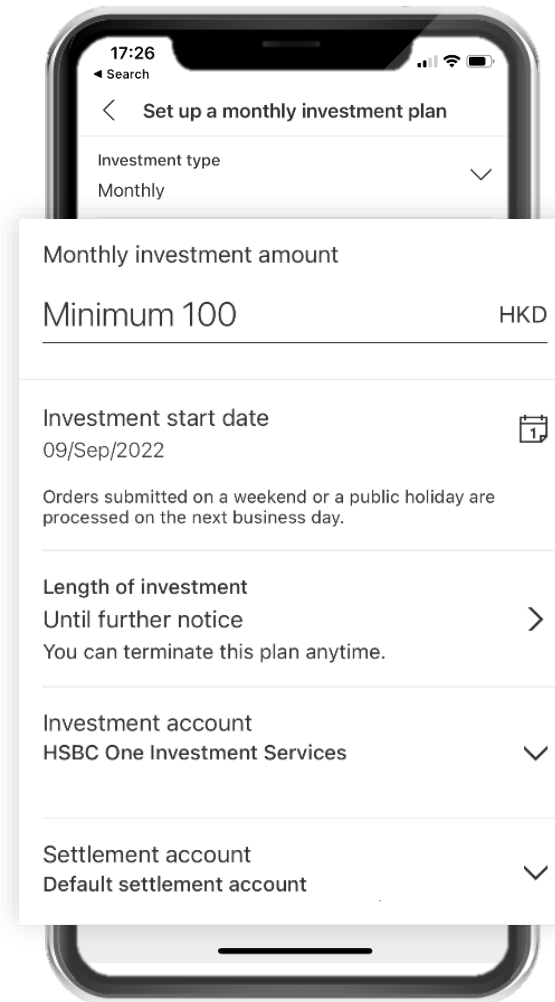
1.

To start purchasing a fund, first select between setting a monthly plan or a one-time investment



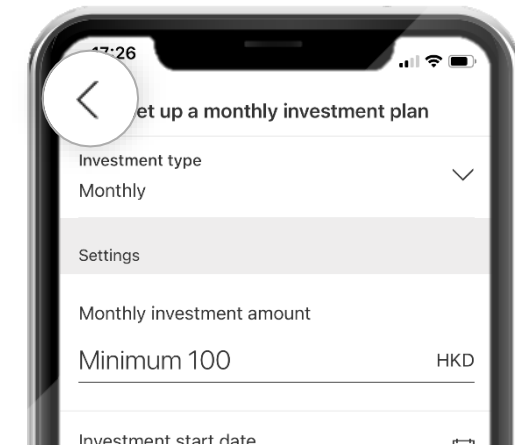
2.

Next, choose an investment amount and accounts to credit to and settle the transaction. For monthly plan, choose the start date and length of investment



3.

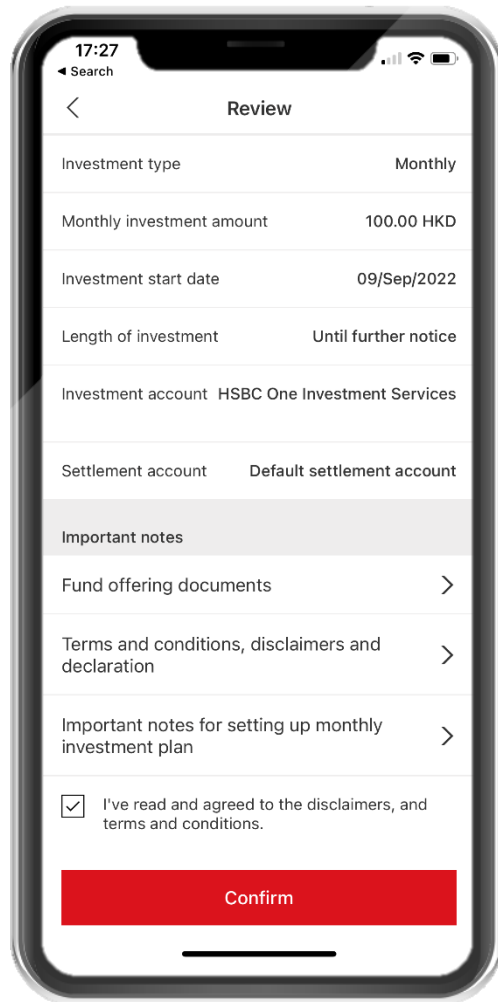
Not quite ready yet? You can always cancel a transaction by tapping the back button at the top of the screen



How to place an order for index and money market funds | Step 4 of 4

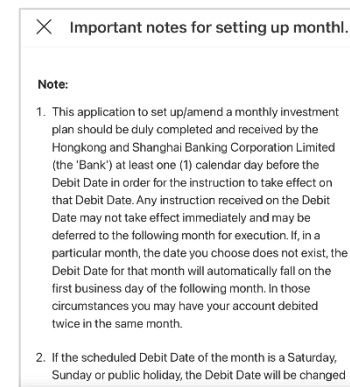
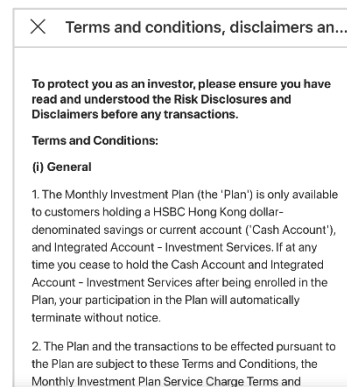
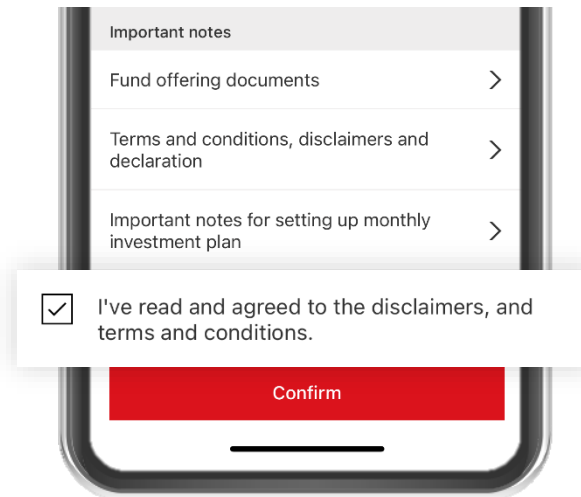
1.

To finalize your investment, make sure to review that all the transaction details are correct



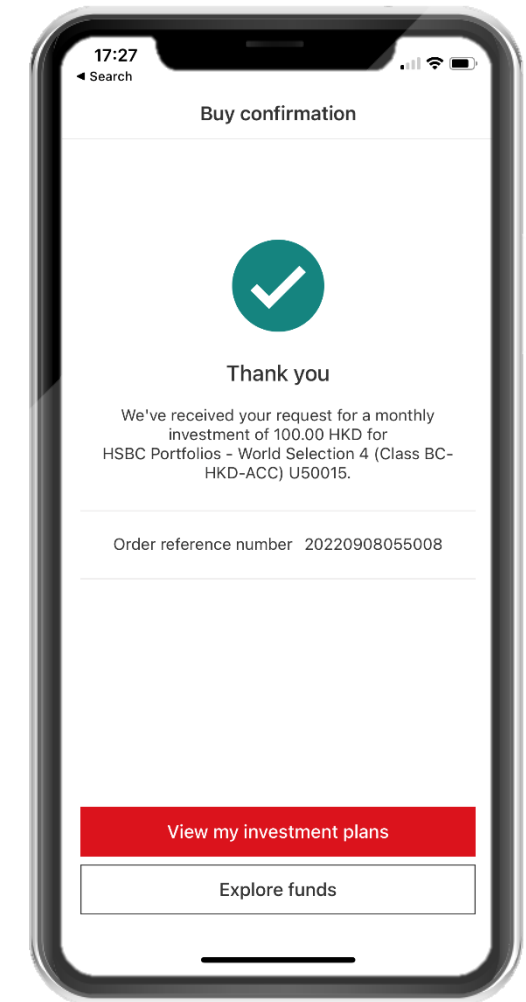
2.

Lastly, please read the terms and conditions, disclaimers and declaration, and important notes for setting up monthly investment plans – once done tick the checkbox to attest you have read, understood and agreed



3.

Once you confirm the transaction, you may explore more funds, or view your pending order / investment plans



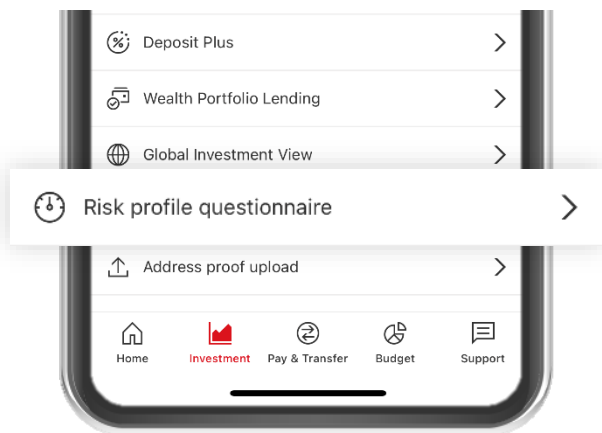
How to build a fund portfolio



About 'Build your portfolio' feature

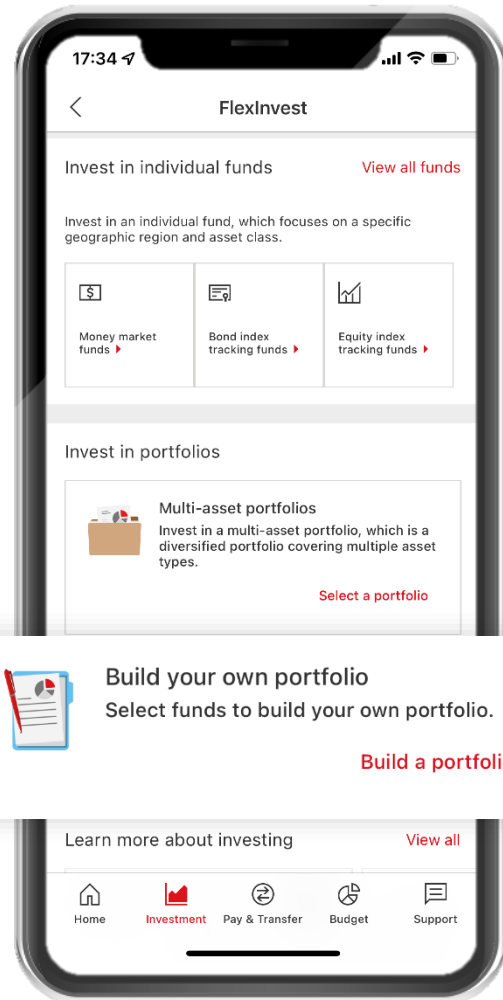
Please note this feature is only available for customers with risk tolerance "Adventurous" (4) or "Speculative" (5).

To update your risk tolerance, tap on 'Risk profile questionnaire' under 'Product and services' in the Investment tab.



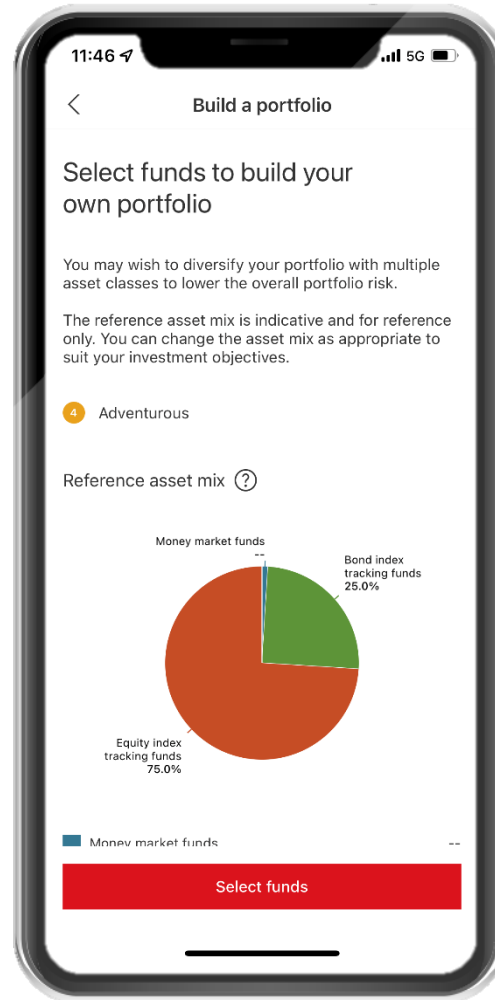
1.

To begin, from the main page of FlexInvest scroll down to the 'Invest in portfolios' section and tap 'Build your own portfolio' *



2.

Before you start selecting funds, you may read more about HSBC's reference asset mix



What is a reference asset mix?

Based on your risk profile, we would assign you the bank's reference asset mix. The reference consists of how you may distribute your wealth across the different asset classes to achieve your overall risk and return characteristics.

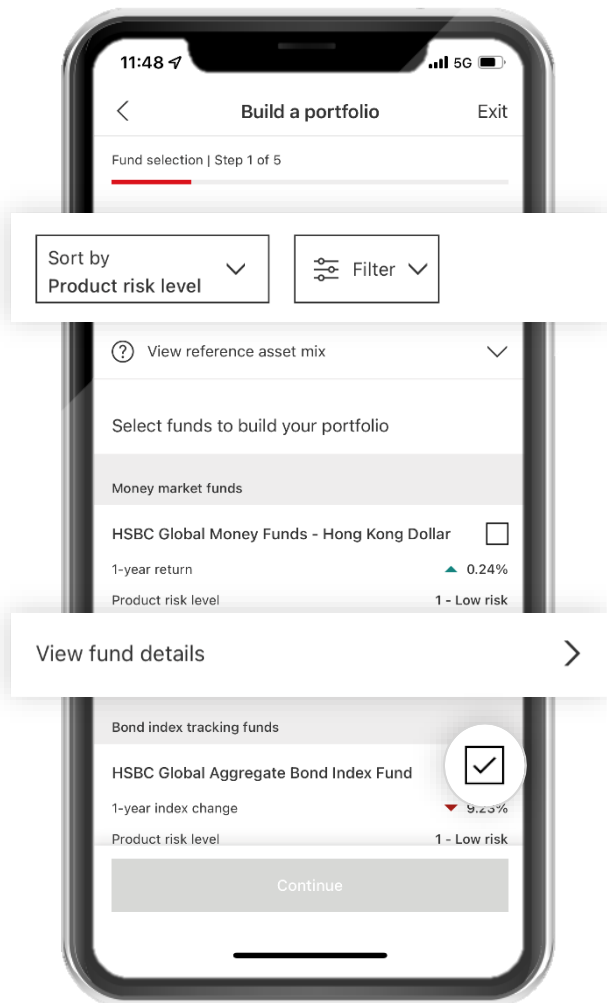
Reference asset mix are constructed based on a combination of several factors, including the historical as well as the expected volatility and return given the current investment outlook for each asset class.

Important Note:

The reference asset mix is indicative and for reference only. The selection of the investment products shown on FlexInvest may not be suitable for you. You should not treat any information shown in FlexInvest as an investment recommendation, solicitation or advice for any investment product or service. All transactions that you enter into through FlexInvest are conducted on an execution-only basis.

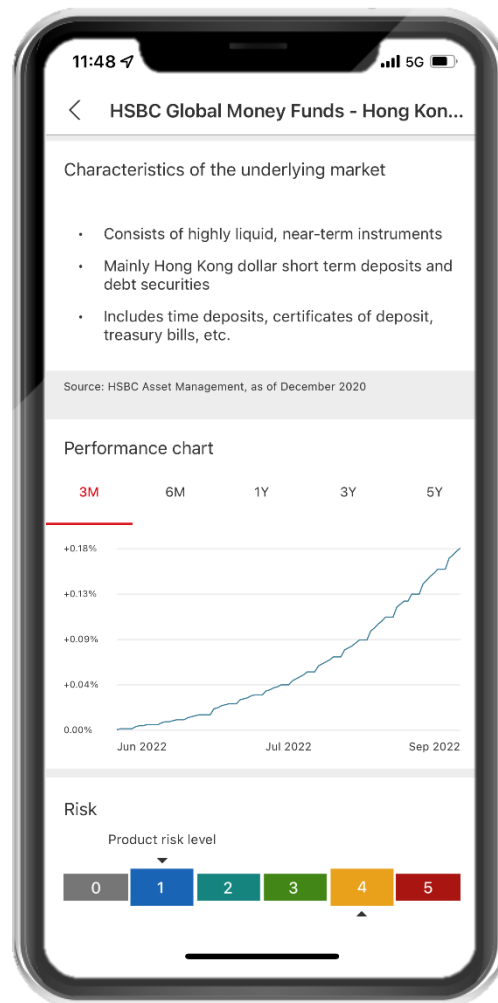
1.

Next, consider the funds available to add to your portfolio; you can use the filter and order function to narrow down the list of funds by asset class and risk level



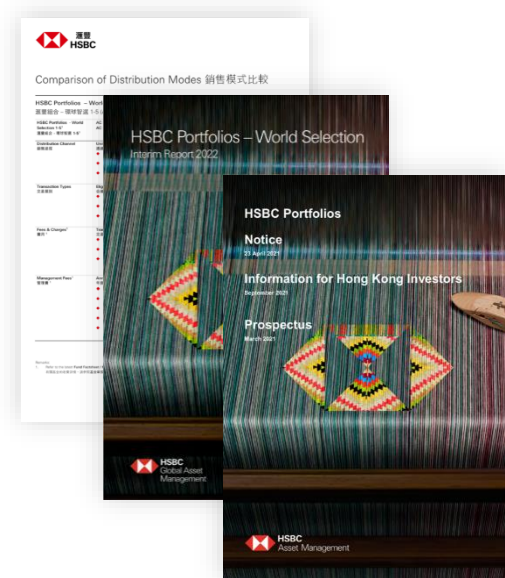
2.

Make sure to familiarize yourself with the fund details, including past performance, product risk level, annual management fees, and fund offering documents



Fees and charges	
Annual management fee (maximum) [?]	0.31%

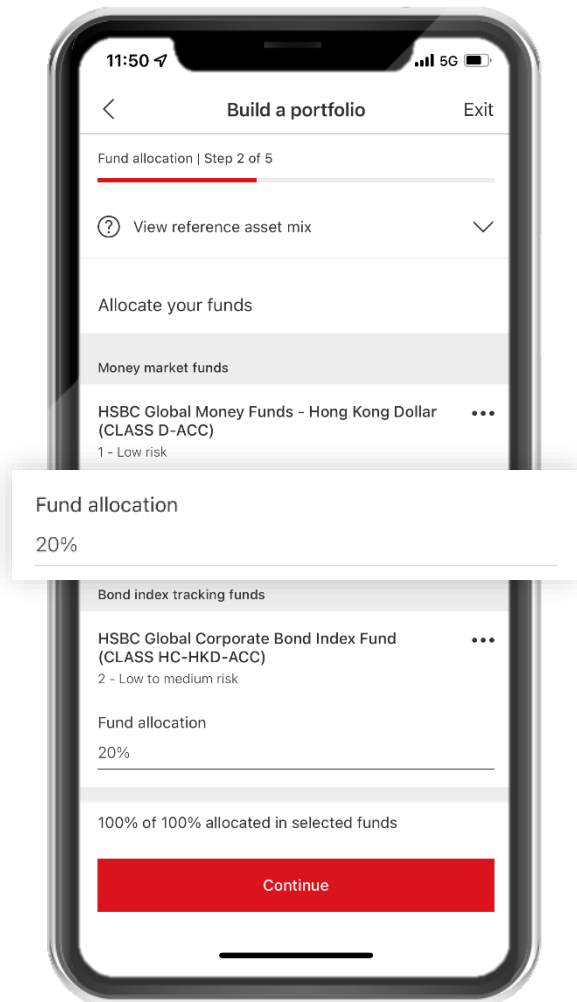
Fund offering documents	
Factsheet / Key fact statement	▼
Interim report	▼
Prospectus	▼
Annual report	▼



How to build a fund portfolio | Step 3 of 5

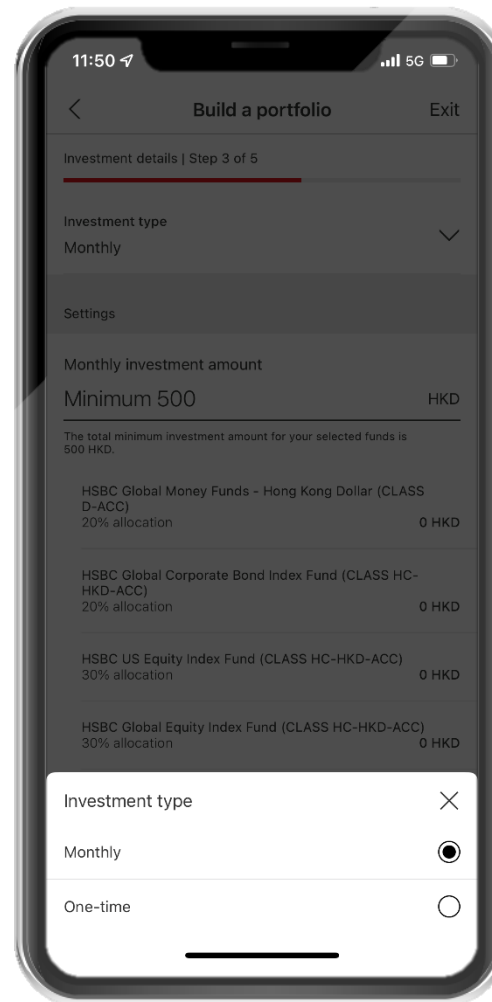
1.

Once you have selected your desired funds for your portfolio, decide how your investment will be split between each fund. The total must add-up to 100%.



2.

After tapping the 'Continue' button, choose between setting a monthly plan or a one-time investment



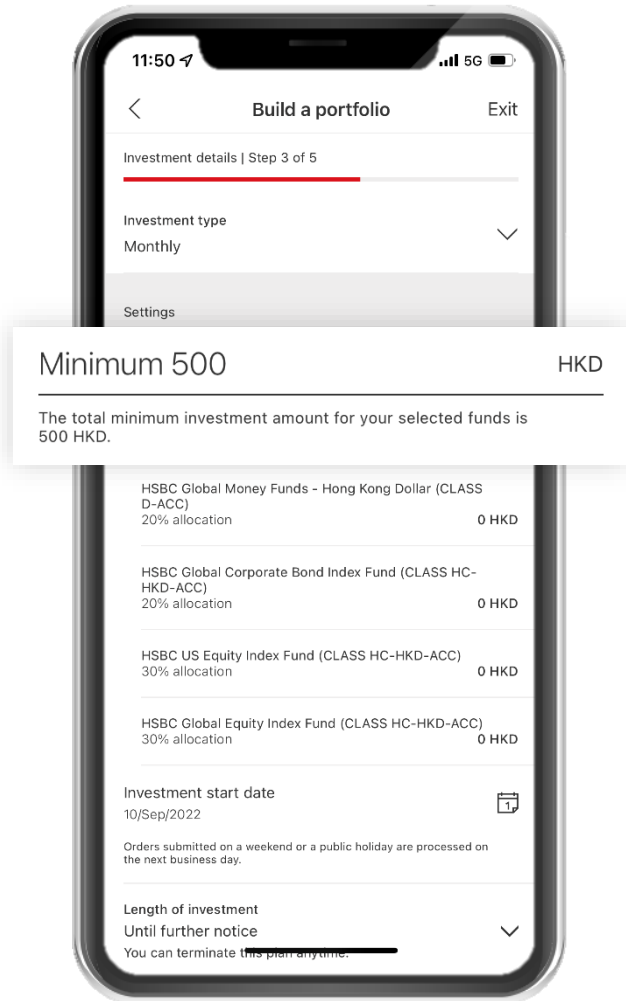
1.

Next, choose an investment amount and accounts to credit to and settle the transaction. For monthly plan, choose the start date and length of investment



How is the investment amount calculated for each fund?

You can refer to the following to know more about how the investment amount is calculated for each fund.



If you select 1 fund only		
Investment amount	=	100% total investment amount

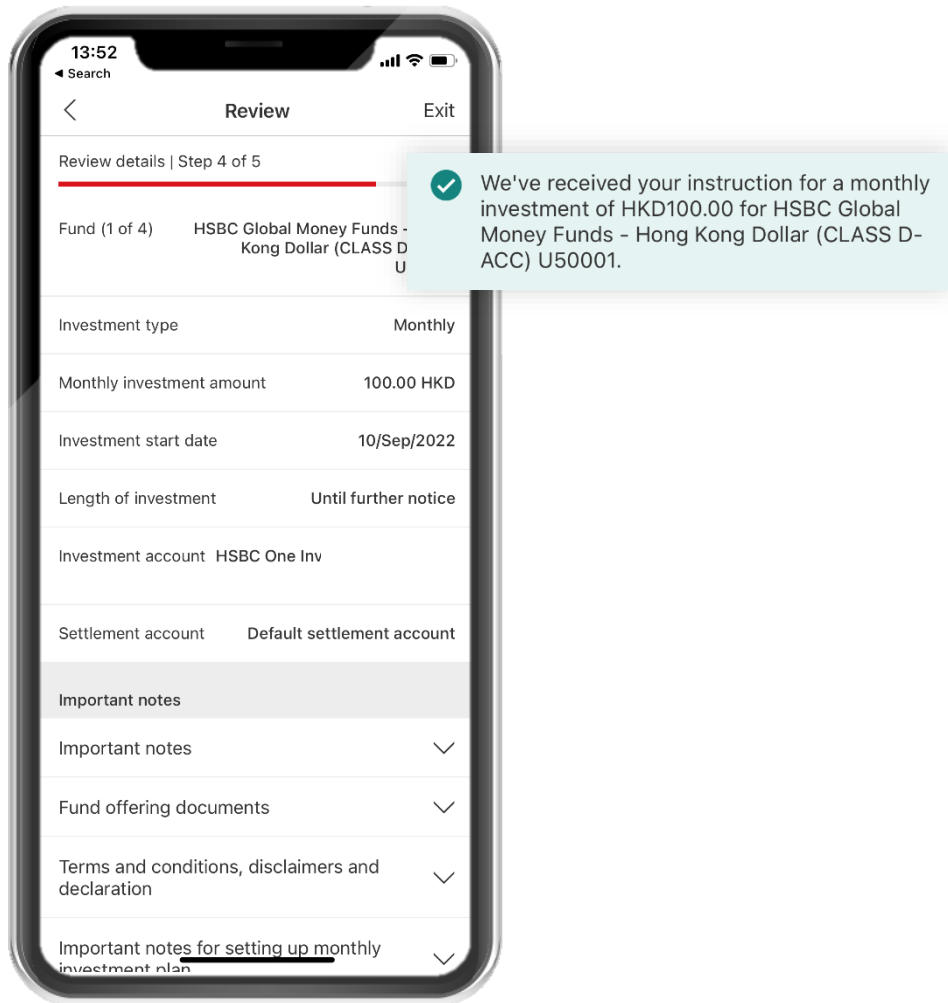
If you select multiple funds (except the last selected fund)				
Investment amount for each fund	=	100% total investment amount	x	Allocation percentage for each fund

If you select multiple funds (except the last selected fund)				
Investment amount for the last selected fund	=	Total investment amount	-	Investment amount allocated to other funds

How to build a fund portfolio | Step 5 of 5

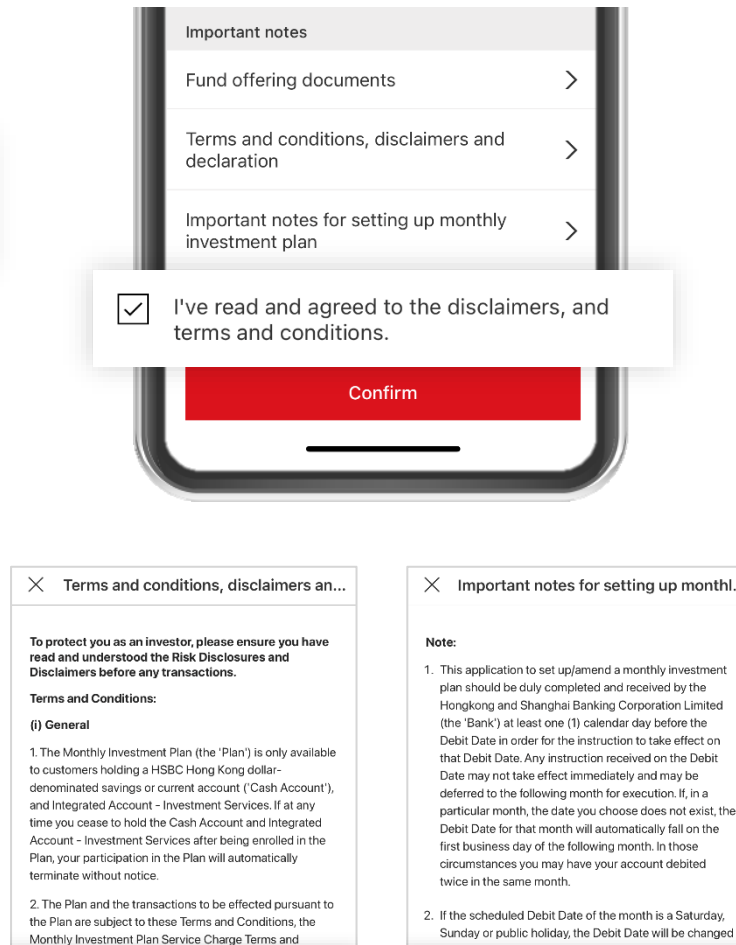
1.

You will need to review the investment transaction for each fund one by one. A notification will appear each time to confirm the fund purchase instruction was successful.



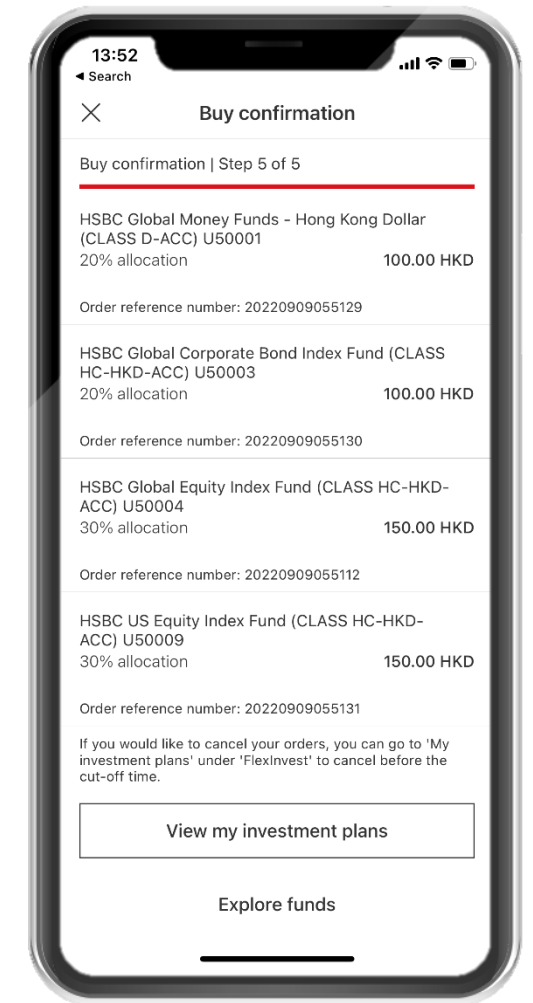
2.

Remember to read the terms and conditions, disclaimers and declaration, and important notes for setting up monthly investment plans – once done tick the checkbox to attest you have read, understood and agreed



3.

Once you confirm the last transaction, you may explore more funds, or view your pending order / investment plans



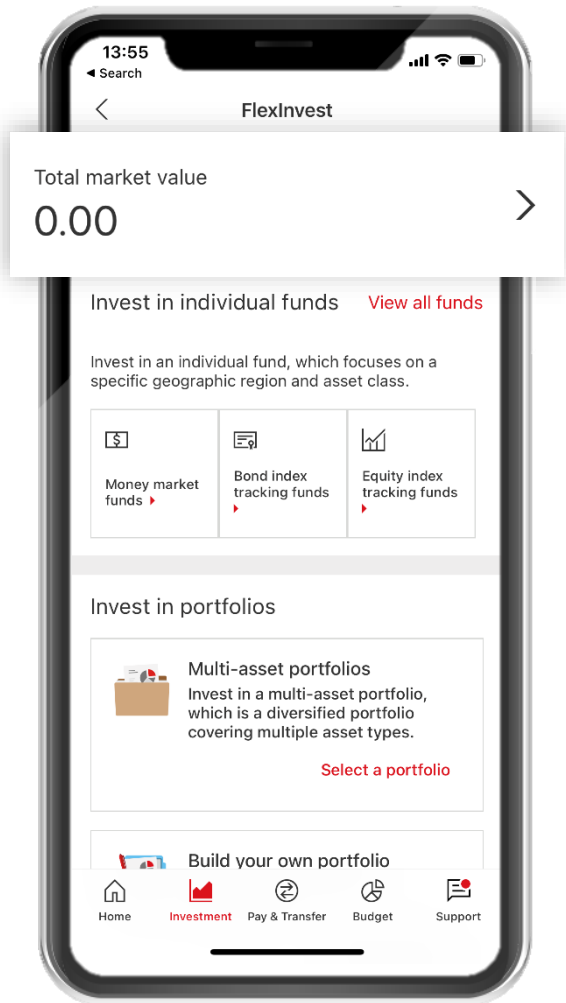
Reviewing your holdings and transactions



Reviewing your holdings

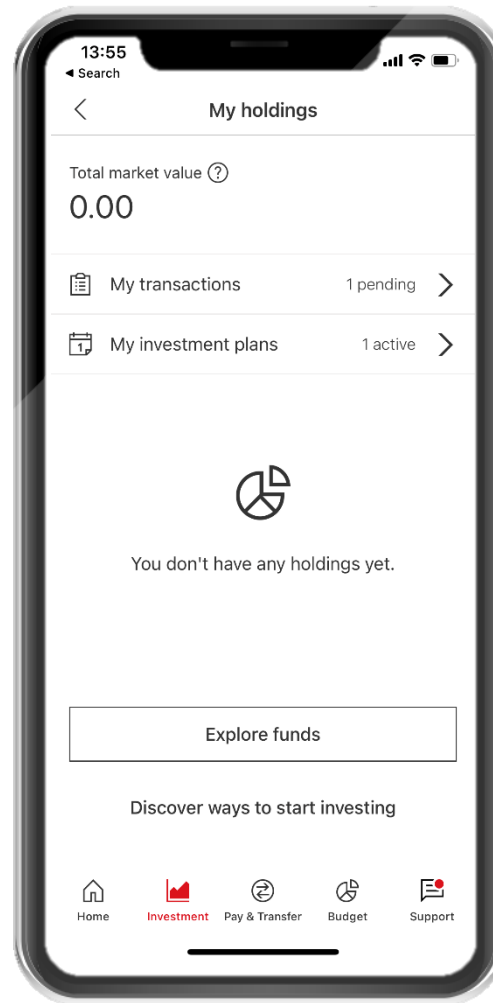
1.

From the main page of FlexInvest, tap on the 'Total market value' section to get the detailed view of your holdings



2.

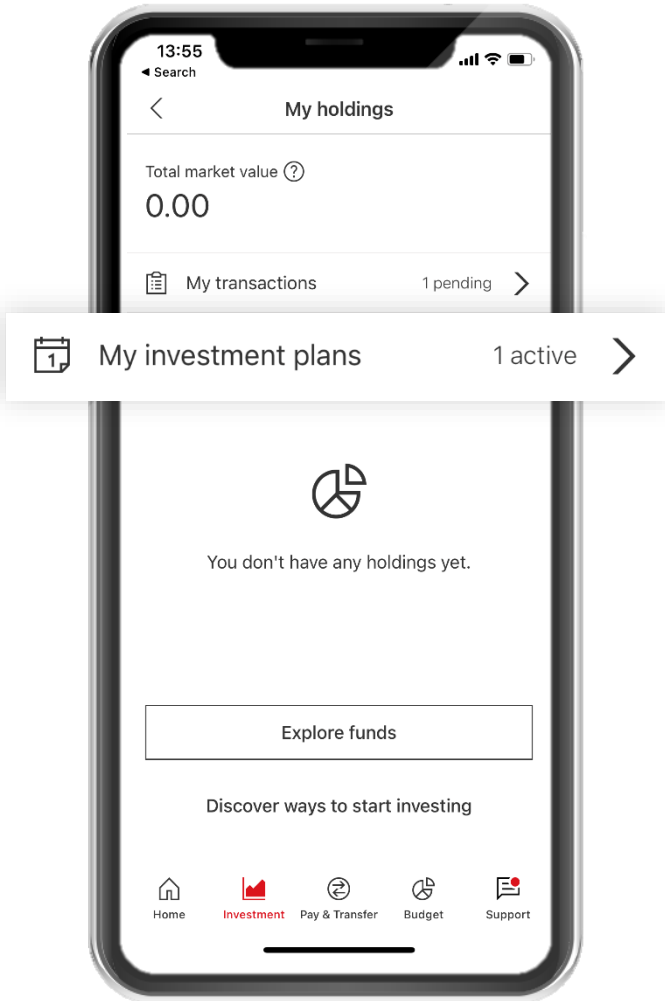
From there you will find the individual funds you hold, unrealized gain/ loss and access to your pending/ past transactions and investment plans



Cancelling an investment plan

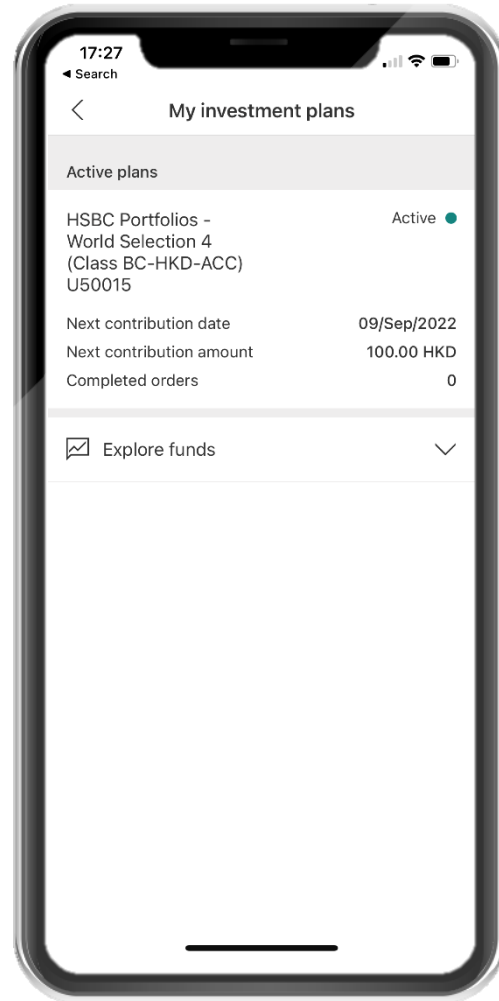
1.

From 'My holdings' tap on 'My investment plans'



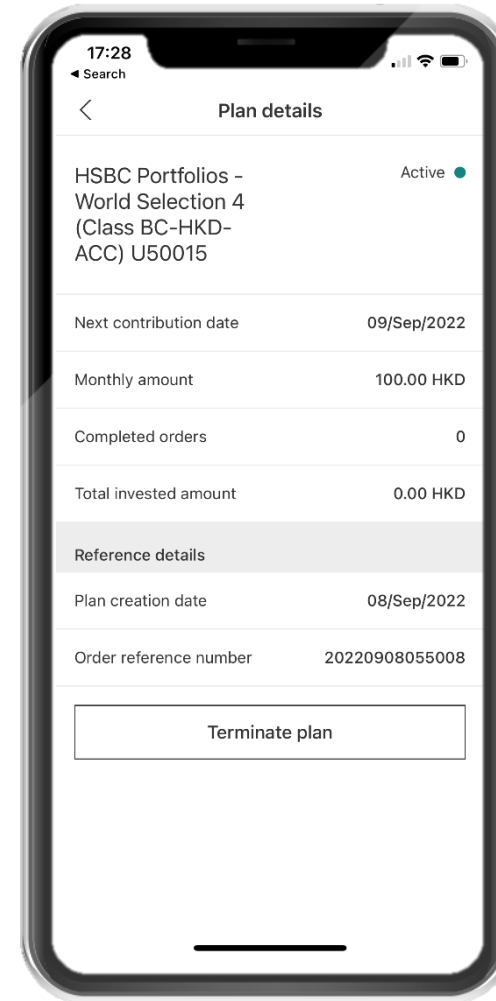
2.

Select the investment plan you want to cancel from the list of active plans



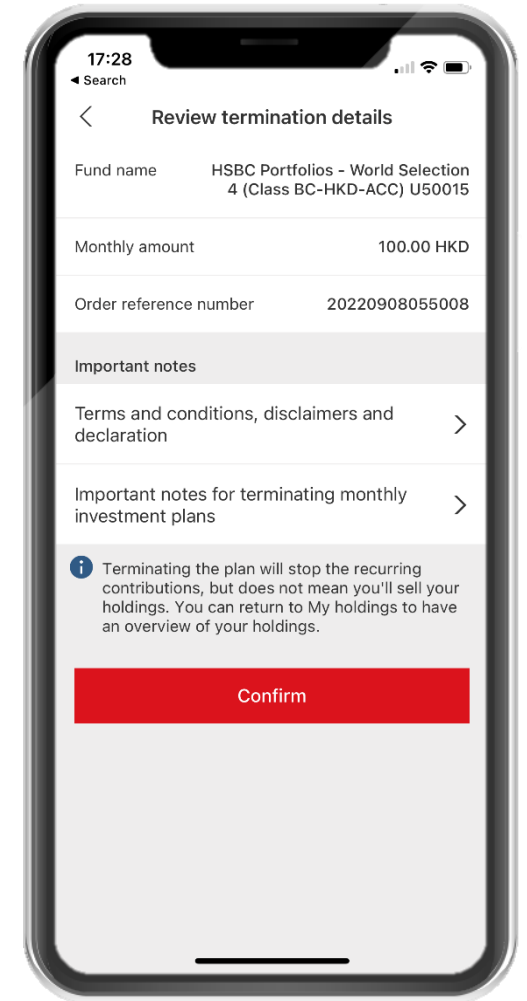
3.

Tap on 'Terminate plan' at the bottom of the screen



4.

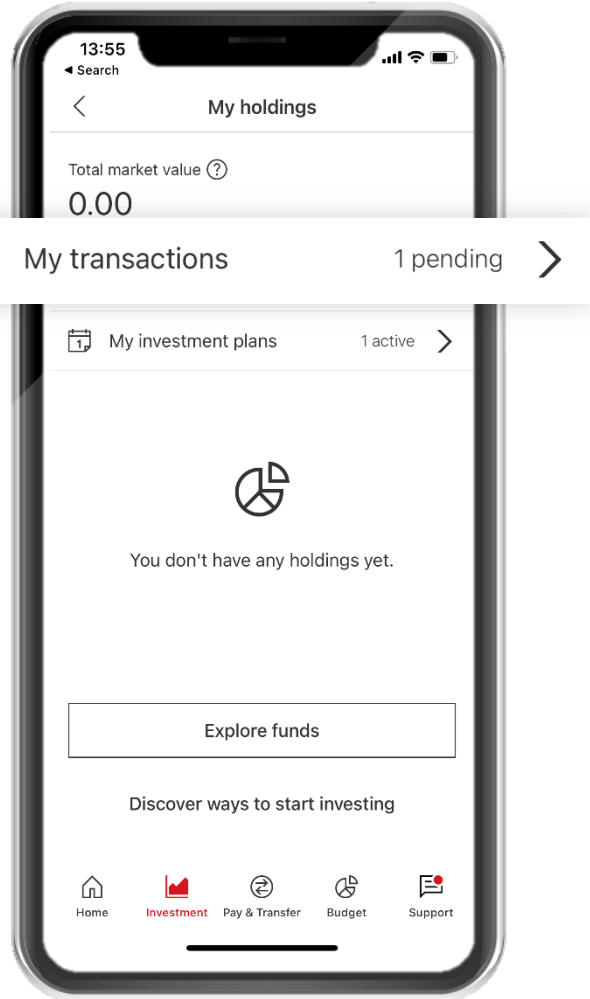
Review the termination details and tap on the 'Confirm' button



Cancelling a pending order

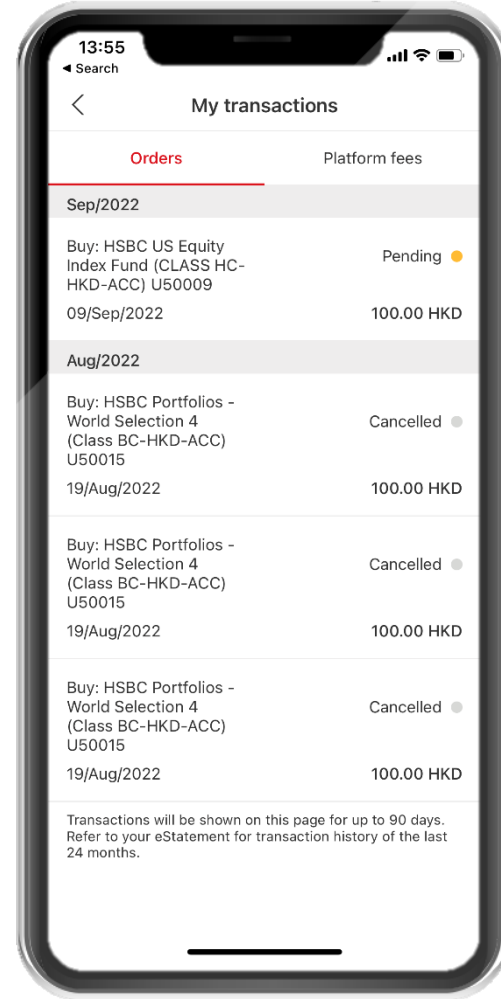
1.

From 'My holdings' tap on 'My transactions'



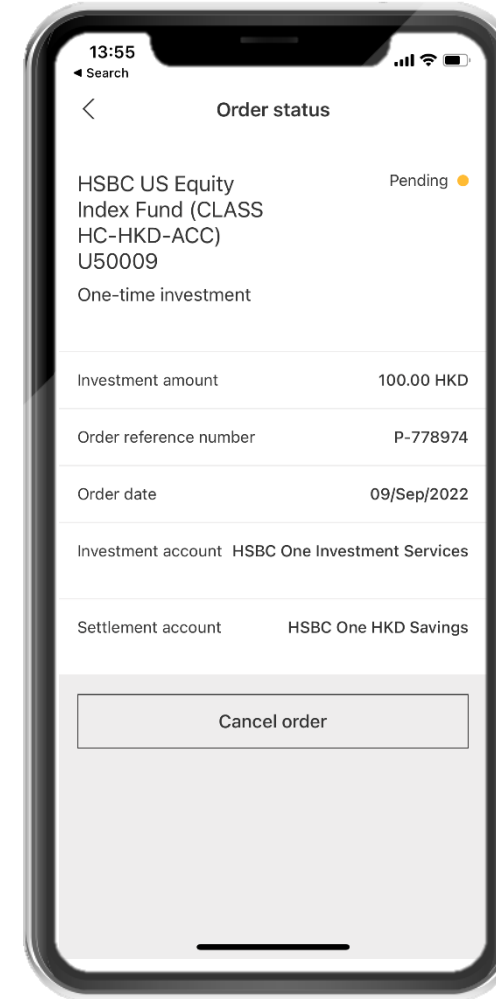
2.

Select the order with pending status you want to cancel



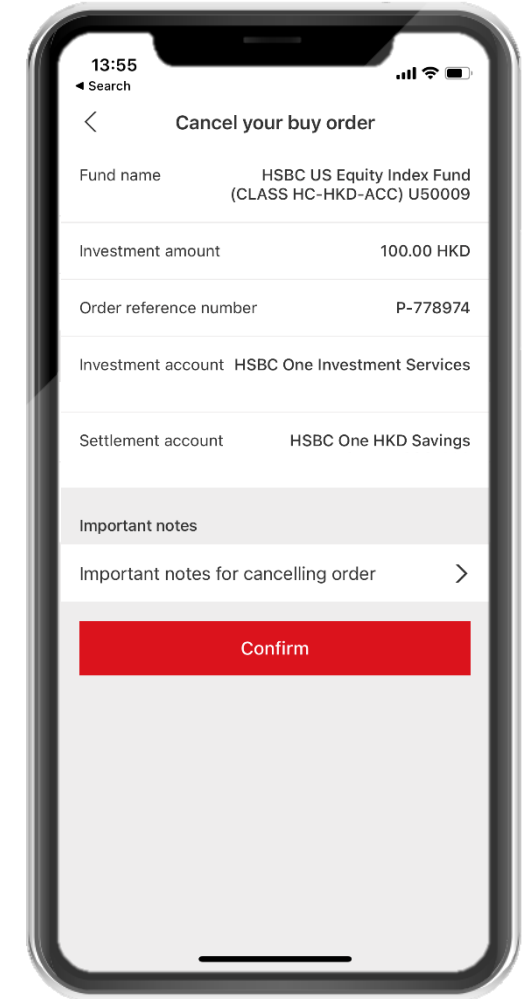
3.

Tap on 'Cancel order' at the bottom of the screen



4.

Review the details and tap on the 'Confirm' button



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.

