HSBC FlexInvest User Guide

One touch and you're in

Make sure to download the <u>HSBC HK Mobile Banking app</u> to begin







Content

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Investing in multi-asset portfolios	5
Investing in index funds and money market funds	10
Building a fund portfolio	15
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Where can I find FlexInvest?

1.

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



2.

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



3.

Make sure to read the important notes before you start

	/ Elevinuent
	Flexinvest
Т	otal market value
Ŀ	en en la la distanción de la composición
	Important notes
11	 Funds are investment products which are not equivalent to time deposit.
l	 Investment involves risks. Past performance is not a guide to future performance. Investment value/income/dividend/ distributions can fluctuate and is not guaranteed. In a worst case scenario, the value may be worth substantially less than your invested amount. Investment may involve substantial market, valuitily, liquidary, regulatory and political risks. Funds invested in a limited number of markets, sectors or companies will be subject to higher risk and are more sensitive to price movements. Investors should not make investment decisions based only on the apo content. Investors should refer to fund offering
в.	documents prepared by the fund house, and read carefully the key features and specific risks before making decisions.
	 FlexInvest is a simple investment solution allowing you to
L	Confirm
h	diversified portfolio covering multiple asset types.
	Select a portfolio
ſ	Build your own portfolio Select funds to build your own portfolio.

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

Learn more about investing View all \sim Regular monthly investments or lump Save or invest sum investments? Compare the benefits of the two Learn more about investing market ups and downs and find o which one suits you. Learn Invest in individual funds Passive funds or active funds? Invest in an individual fund, which fo Find out what's different and which one suits you. geographic region and asset class. Learn more \$ Bond index Money market funds) tracking funds Invest in portfolios What types of funds can I invest in FlexInvest? Find out what FlexInvest offers and the funds that Multi-asset portfo suit you. Learn more

2.

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

FlexInvest

Invest in an individual fund, which focuses on a specific

Bond index

Multi-asset portfolios

Build your own portfolio

tracking funds

Invest in a multi-asset portfolio, which is a

diversified portfolio covering multiple asset

Select funds to build your own portfolio.

5

View all funds

Equity index tracking funds

Select a portfolio

Build a portfolio

Invest in individual funds

geographic region and asset class.

Invest in portfolios

types.

\$

Money market

- 1--

1

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funds

3.

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



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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



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

	17:34 🗗	-	.ul ≑ ∎.	
	<	FlexInvest		
1	nvest in individ	ual funds	View all funds	L
lı ç	nvest in an individua geographic region an	l fund, which focuse id asset class.	s on a specific	L
	\$	Ţ	M	L
	Money market funds 🕨	Bond index tracking funds 🕨	Equity index tracking funds >	
1	nvest in portfol	ios		I.
1	NVEST IN PORTFOL Multi-as Invest in a diversified types.	ios set portfolic a multi-asset d portfolio co	DS portfolio, which vering multiple	is a asset
1	nvest in portfol Multi-as Invest in a diversifie types.	ios set portfolio a multi-asset d portfolio co	DS portfolio, which vering multiple Select a port	is a asset
	Nulti-as Multi-as Invest in a diversified types.	ios set portfolio a multi-asset d portfolio co	DS portfolio, which vering multiple Select a port own portfolio. Build a portfolio	is a asset folio
	Multi-as Invest in a diversifier types. Select	ios set portfolic a multi-asset d portfolio co t funds to build your	DS portfolio, which vering multiple Select a port own portfolio. Build a portfolio View all	is a asset folio

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'



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

3.

>

0.60%

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

Performance chart 3M 6M 1Y 3Y 5Y 0.00% -2.22% -4.43% -6.65% Jun 2022 Jul 2022 Sep 2022





Fees and charges

(maximum)

Annual management fee

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



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

17:25 ◀ Search	
 Set up a monthly investment plan 	
HSBC Portfolios - World Selection 4 (Class BC-HKD-ACC) U50015	
Investment type Monthly	\sim
Settings	
Monthly investment amount	
Minimum 100	HKD
Investment start date 09/Sep/2022	1
Orders submitted on a weekend or a public holiday are processed on the next business day.	
Length of investment Until further notice You can terminate this plan anytime.	>
Investment type	×
Monthly	۲
One-time	0

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

et up a monthly investment	II 奈 ■) nt plan
Investment type Monthly	\sim
Settings	
Monthly investment amount	
Minimum 100	HKD
Investment start date	,,

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

17:27			
<	Revi	ew	
Investmen	t type	Mont	hly
Monthly in	vestment amount	t 100.00 H	KD
Investmen	t start date	09/Sep/20	22
Length of	investment	Until further not	ice
Investmen	t account HSBC	One Investment Servio	ces
Settlemen	t account De	efault settlement acco	unt
Important	notes		
Fund offe	ering documents	S	>
Terms an declaratio	d conditions, di on	sclaimers and	>
Importan investme	t notes for setti nt plan	ng up monthly	>
✓ I've r term	read and agreed t s and conditions.	o the disclaimers, and	
	Conf	irm	

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.



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

10:22 -7	
< Fund list ☑ Important notes ∨	L
Sort by	
Product risk level V	
Equity index tracking funds These funds invest in a range of equities in the geographic regions or Industries specified by the indices.	
HSBC US Equity Index Fund 4 - Medium to high risk ▼ -9.74% 1-year index change	l
HSBC Global Equity Index Fund 4 - Medium to high risk -15.15% 1-year index change	l
Hang Seng Index Fund 5 - High risk -25.37% 1-year index change	l
Home Investment Pay & Transfer Budget Support	

×	Sort by		\times
Product risk level (defa	ault) high risk	۲	Pro
	ingi noni		Le
Fund performance Explore funds from high to performance in the past y	o low return based on the funds' ear.	0	Le
			Le
			Lev You
			Le
			As
			Mu

\times	Filter	Clear
Product risk level		
Level 1 - Iow		
Level 2 - low to mediu	im	
Level 3 - medium		
Level 4 - medium to h Your risk tolerance is 4 -	igh Adventurous	
Level 5 - high		
Asset class		
Multi-asset portfolios		
Money market funds		
Bond index tracking fu	unds	
Equity index tracking	funds	\checkmark

ЗM

+3.70%

-0.17%

-4.03%

-7.90%

-11.77%

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

3.

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







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

17:25	•
< Set up a monthly investment plan	
HSBC Portfolios - World Selection 4 (Class BC-HKD-ACC) U50015	
Investment type Monthly	\sim
Settings	
Monthly investment amount	
Minimum 100	HKD
Investment start date 09/Sep/2022	ī,
Orders submitted on a weekend or a public holiday are processed on the next business day.	
Length of investment Until further notice You can terminate this plan anytime.	>
Investment type	×
Monthly	۲
One-time	0

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

et up a monthly investment	II 奈 ■) nt plan
Investment type Monthly	\sim
Settings	
Monthly investment amount	
Minimum 100	HKD
Investment start date	,,

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

17:27			
<	Revi	ew	
Investmen	t type	Mont	hly
Monthly in	vestment amount	t 100.00 H	KD
Investmen	t start date	09/Sep/20	22
Length of	investment	Until further not	ice
Investmen	t account HSBC	One Investment Servio	ces
Settlemen	t account De	efault settlement acco	unt
Important	notes		
Fund offe	ering documents	S	>
Terms an declaratio	d conditions, di on	sclaimers and	>
Importan investme	t notes for setti nt plan	ng up monthly	>
✓ I've r term	read and agreed t s and conditions.	o the disclaimers, and	
	Conf	irm	

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





Illustrations are for reference only

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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.





How to build a fund portfolio | Step 1 of 5

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.

How to build a fund portfolio | Step 2 of 5

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

	11:48 7Il 5G	■⊃ Exit
	Fund selection Step 1 of 5	
Sort k Produ	by ↓ uct risk level	
	? View reference asset mix	\sim
	Select funds to build your portfolio	
	Money market funds	
	HSBC Global Money Funds - Hong Kong Dollar	
	1-year return 🔷 0	.24%
_	Product risk level 1 - Low	v risk
View f	fund details	>
	Bond index tracking funds	
	HSBC Global Aggregate Bond Index Fund	$\overline{}$
	1-year index change 🗾 👻	.25%
	Product risk level 1 - Low	w risk
	Continue	١.,

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	\sim
Interim report	\sim
Prospectus	\sim
Annual report	\sim



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%.

	11:50 -7	5G 🖃
	< Build a portfolio	Exit
	Fund allocation Step 2 of 5	
	⑦ View reference asset mix	\sim
L	Allocate your funds	
	Money market funds	
1	HSBC Global Money Funds - Hong Kong Dollar (CLASS D-ACC) 1 - Low risk	
Fund	allocation	
20%		
111	Bond index tracking funds	
I	HSBC Global Corporate Bond Index Fund (CLASS HC-HKD-ACC) 2 - Low to medium risk	
	Fund allocation	
	20%	_
ľ	100% of 100% allocated in selected funds	
	Continue	

2.

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

<	Build a portfolio	Exit
Investment details	Step 3 of 5	
Investment type		
Monthly		
Settings		
Monthly investm	nent amount	
Minimum 50		HKD
The total minimum in 500 HKD.	vestment amount for your selected funds is	
HSBC Global M D-ACC)	oney Funds - Hong Kong Dollar (CLA	ss
		0 HKD
HSBC Global Co HKD-ACC)	orporate Bond Index Fund (CLASS HC	- 0.4470
20% allocation		UHKU
HSBC US Equit 30% allocation	y Index Fund (CLASS HC-HKD-ACC)	0 HKD
HSBC Global Ed 30% allocation	quity Index Fund (CLASS HC-HKD-AC	C) 0 HKD
Investment typ	pe	×
Monthly		۲
One time		0

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

	11:50 🕫		.11 5G 🗩	
	<	Build a portfolio	Exit	
	Investment detai	Is Step 3 of 5		
	Investment type Monthly		~	
	Settings			
Ninim	num 500			HKD
UU HKD.	HSBC Global I D-ACC) 20% allocation	Money Funds - Hong Kong Do	llar (CLASS 0 HKD	
	20% allocation HSBC Global (HKD-ACC) 20% allocation	n Corporate Bond Index Fund (C	0 HKD CLASS HC-	
	HSBC US Equ 30% allocation	ity Index Fund (CLASS HC-HK า	D-ACC) 0 HKD	
L	HSBC Global I 30% allocation	Equity Index Fund (CLASS HC-	-HKD-ACC) 0 HKD	
I	Investment sta 10/Sep/2022 Orders submitted o the next business d	rt date n a weekend or a public holiday are av.	processed on	
	Length of invest Until further no You can terminat	ment otice Le t his plan anytime.	v	



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 multi	ple funds	(except the last se	elected f	und)
Investment amount for each fund	=	100% total investment amount	х	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
--	---	----------------------------	---	--

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



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100.00 HKD

100.00 HKD

150.00 HKD

150.00 HKD

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

	13:55 ≺ Search	FlexInvest	.d 🗢 🖿	
Tota	l market value			>
	Invest in indivi	vidual funds dual fund, which t nic region and ass	View all funds focuses on a et class.	
	S Money market funds ►	End index tracking funds	Equity index tracking funds	
Invest in portfolios				
	Mul Inve whic cove	ti-asset portfol est in a multi-asse ch is a diversified ering multiple ass Sel	ios t portfolio, portfolio et types. ect a portfolio	
	Buil	ld your own por	tfolio	
	Home Investme	ent Pay & Transfer	Budget Support	

2.

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



Illustrations are for reference only

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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

17:28		
< Revie	w termination de	tails
Fund name	HSBC Portfolios - V 4 (Class BC-HKD	Norld Selection D-ACC) U50015
Monthly amount		100.00 HKD
Order reference I	number 202	20908055008
Important notes		
Terms and cond declaration	ditions, disclaimers	and >
Important note: investment plar	s for terminating m ns	onthly >
Terminating the plan will stop the recurring contributions, but does not mean you'll sell your holdings. You can return to My holdings to have an overview of your holdings.		
	Confirm	
-		

Cancelling a pending order

1.

From 'My holdings' tap on 'My transactions'



2.

Select the order with pending status you want to cancel

13:55 Search	 ■ \$ In.
< My trans	actions
Orders	Platform fees
Sep/2022	
Buy: HSBC US Equity Index Fund (CLASS HC- HKD-ACC) U50009	Pending 🗕
09/Sep/2022	100.00 HKD
Aug/2022	
Buy: HSBC Portfolios - World Selection 4 (Class BC-HKD-ACC) U50015	Cancelled
19/Aug/2022	100.00 HKD
Buy: HSBC Portfolios - World Selection 4 (Class BC-HKD-ACC) U50015	Cancelled
19/Aug/2022	100.00 HKD
Buy: HSBC Portfolios - World Selection 4 (Class BC-HKD-ACC) U50015	Cancelled
19/Aug/2022	100.00 HKD
Transactions will be shown on Refer to your eStatement for tr 24 months.	this page for up to 90 days. ansaction history of the last

3.

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

13:55 ▼ Search	(■ \$ li.
< Or	der status
HSBC US Equity Index Fund (CLA HC-HKD-ACC) U50009 One-time investme	Pending ● SS
investment amount	100.00 HKD
Order reference numb	per P-778974
Order date	09/Sep/2022
Investment account	HSBC One Investment Services
Settlement account	HSBC One HKD Savings
Ca	ancel order

4.

Review the details and tap on the 'Confirm' button

13:55 Search	
< Cancel	your buy order
Fund name (C	HSBC US Equity Index Fund CLASS HC-HKD-ACC) U50009
Investment amount	100.00 HKD
Order reference number	er P-778974
Investment account H	SBC One Investment Services
Settlement account	HSBC One HKD Savings
Important notes	
Important notes for	cancelling order
	Confirm
_	

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.

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