

Investment Funds Year-To-Date Performance Leaderboard (as of Dec 2024)

年初至今基金表现排行 (截至 2024 年 12 月)

This "Investment Funds Year-To-Date Performance Leaderboard" is based on the ranking of the top 5 funds for major fund type on Chong Hing Bank Limited's ("the Bank") shelf according to performance data from Morningstar Asia Limited. This document is positioned as factual information and is for investors' information only.

「年初至今基金表现排行」是根据 Morningstar Asia Limited 提供的基金表现数据，列出于创兴银行有限公司（「本行」）架上主要基金类别中表现排前五名的基金。本文件只提供实际数据及只供投资者参考。

Multi-Assets Funds 多元资产类别基金:

Fund Name 基金名称	Fund Code 基金编号	Launch Date 成立日期	Fund Size (Mil) 总资产值 (百万) ³	YTD	Fund Performance 基金表现 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴	
					2023	2022	2021	2020	2019			Since Launch 成立至今 ³
AB SICAV I-Emerging Mkts Multi-Asset Ptf A Acc USD 联博-新兴市场股债基金 A (累积) 美元	F0001892	1/6/2011	USD 611.4	13.56	31.36	(22.72)	(1.45)	12.61	17.76	24.5	8.2	3
JPMorgan China Income Fund Acc USD 摩根中国入息基金 累积 美元	F0002339	22/6/2009	USD 259.2	12.60	6.12	(16.26)	(1.61)	14.00	16.43	NA	16.2	4
Allianz GIF- Asian Multi Income Plus AM (MD-C) USD 安联环球投资-亚洲多元入息基金AM (每月派息-现金) 美元	F0002044	17/5/2010	USD 187.9	11.07	7.78	(16.34)	(5.21)	13.87	11.39	33.7	8.3	3
Value Partners Fund Series-Asian Income A Acc USD 惠理基金系列-亚洲股债收益基金 A 累积 美元	F0001995	13/11/2017	USD 227.6	10.97	19.35	(17.80)	3.29	17.57	10.36	29.6	6.3	3
Allianz GIF- Income and Growth AT Acc USD 安联环球投资-收益及增长基金 AT 累积 美元	F0001728	18/11/2011	USD 49988.7	9.94	28.95	(19.68)	11.64	21.91	19.60	163.2	5.1	3

Bond Funds 债券类别基金:

Fund Name 基金名称	Fund Code 基金编号	Launch Date 成立日期	Fund Size (Mil) 总资产值 (百万) ³	YTD	Fund Performance 基金表现 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴	
					2023	2022	2021	2020	2019			Since Launch 成立至今 ³
Value Partners Greater China High Yield Inc P Acc USD 惠理大中华高收益债券基金 P 累积 美元	F0001681	27/3/2012	USD 454.1	15.28	20.27	(30.21)	(22.49)	(0.31)	9.41	5.6	5.2	5
Fidelity Funds-China High Yield Fund A Acc USD 富达基金-中国高收益基金 A 累积 美元	F0002189	30/11/2015	USD 573.8	14.30	4.48	(24.67)	(19.03)	8.41	12.91	-11.3	4.1	5
Fidelity Funds-Asian High Yield A Acc USD 富达基金-亚洲高收益基金 A 累积 美元	F00667	2/4/2007	USD 1458.9	11.94	10.48	(23.97)	(14.22)	6.99	11.95	44.4	3.6	4
Value Partners FS - All China Bond Fund A USD Unhdgd Acc 惠理基金系列-惠理全方位中国债券基金 A 累积 美元未对冲	F0002267	6/9/2021	USD 20.1	9.99	13.94	(5.68)	NA	NA	NA	7.9	2.5	4
AB FCP I-Mortgage Income Ptf A2 Acc USD 联博 - 按揭收益基金 A2 (累积) 美元	F0002165	20/2/2014	USD 1241.2	8.84	22.82	(3.22)	2.69	(3.82)	5.93	45.3	1.7	3

Equity Funds 股票类别基金:

Fund Name 基金名称	Fund Code 基金编号	Launch Date 成立日期	Fund Size (Mil) 总资产值 (百万) ³	YTD	Fund Performance 基金表现 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴	
					2023	2022	2021	2020	2019			Since Launch 成立至今 ³
JPMorgan Japan (Yen) Fund Acc JPY 摩根日本 (日圆) 基金 累积 日圆	F0001340	6/8/1969	JPY 64565	28.36	58.51	(24.90)	8.89	34.64	26.98	11672.4	10.2	4
JPMorgan Funds-America Equity Fund A (AD-C) USD 摩根基金-美国 A (每年派息-现金) 美元	F0001848	16/11/1988	USD 8775.6	26.26	65.54	(19.17)	25.77	21.10	27.90	4579.4	10.2	4
Invesco SICAV-India Equity Fund A (AD-C) USD 景顺卢森堡系列-印度股票基金 A (每年派息-现金) 美元	F00492	11/12/2006	USD 1710.4	24.58	58.90	(9.09)	22.96	10.24	7.69	325.8	11.9	4
FTIF-Franklin U.S. Opportunities Fund A Acc USD FTIF-富兰克林美国机会基金 A 累积 美元	F00833	3/4/2000	USD 7410.2	24.47	72.05	(37.14)	16.53	42.66	32.09	251.5	14.6	4
AB SICAV I-American Growth Ptf A Acc USD 联博-美国增长基金 A (累积) 美元	F0001782	6/1/1997	USD 8071.7	24.33	65.99	(29.39)	26.93	32.93	33.08	1088.8	13.7	3

Information and performance data in respect of the investment funds set out herein are provided by the respective fund houses and Morningstar Asia Limited.

本文文件中的数据及各基金表现数据由各基金公司及 Morningstar Asia Limited 所提供。

For the latest version of this document, you can download it from our website: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>. You are also welcome to visit any of our Relationship Managers at our branches for assistance.

如欲索取本文档的最新版本，阁下可以于本行网站下载: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>，亦欢迎 阁下莅临本行任何一间分行向客户经理查询。

A Member of Yuexiu Group 越秀集团成员

Sector Funds 行业类别基金:

Fund Name 基金名称	Fund Code 基金编号	Launch Date 成立日期	Fund Size (Mil) 总资产值 (百万) ³	YTD	Fund Performance 基金表现 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴	
					2023	2022	2021	2020	2019			
Fidelity Funds-Global Financial Services A (AD-C) EUR 富达基金-环球金融服务基金 A (每年派息-现金) 欧元	F00043	1/9/2000	EUR 1398.5	31.36	48.69	(9.76)	31.59	(3.31)	25.69	248.9	12.0	4
BlackRock GF-World Financials A2 Acc USD 贝莱德全球基金-世界金融基金 A2 累积 美元	F0001954	3/3/2000	USD 1792.2	30.94	67.41	(19.39)	16.11	8.47	32.48	437.9	14.3	4
FTIF-Franklin Technology Fund A Acc USD FTIF-富兰克林科技基金 A 累积 美元	F00827	3/4/2000	USD 11687.1	25.91	92.27	(44.39)	23.18	61.25	38.01	409.7	14.4	4
Invesco SICAV-Global Consumer Trends Fund A Acc USD 景顺卢森堡系列-环球消费趋势 A 累积 美元	F00213R	3/10/1994	USD 2284.6	25.21	57.45	(44.97)	(8.03)	60.85	25.51	1434.8	14.2	4
Fidelity Funds-Global Technology A (AD-C) EUR 富达基金-环球科技基金 A (每年派息-现金) 欧元	F00081	1/9/1999	EUR 23643.6	24.70	73.67	(18.70)	31.52	32.25	46.52	NA	9.4	4

1. The above investment fund performance is calculated based on the fund's base currency share class, data as of 31 Dec 2024.

以上基金表现是按基金的基本货币计算，数据截至 2024 年 12 月 31 日。

2. Fund performance is calculated on NAV to NAV basic in denominated currency of the respective share class.

基金表现按资产净值对资产净值作基础，以相关股份类别的报价货币计算。

3. The Fund Size and Since Launch performance data are provided by the respective fund house and Morningstar Asia Limited.

基金的总资产值及成立至今表现数据由各基金公司及 Morningstar Asia Limited 所提供。

4. The risk rating is assigned to an investment fund by the Bank based on its assessment of the risk level of the fund, data as of 31 Dec 2024 and is for information and reference only.

The Bank's Risk Rating is classified into 5 levels, ranging from level 1 to level 5 (with level 5 as the highest risk level): 1-Low; 2-Low to Medium; 3-Medium; 4-Medium to High; 5-High.

The Bank may revise the risk ratings assigned to an investment fund from time to time without prior notice.

本行给予基金的风险评级是基于对基金的风险程度的评估，数据截至 2024 年 12 月 31 日及只供参考。本行风险评级分为五个风险级别，由第一级至第五级(以第五级为最高风险级别)，分别为 1-低; 2-低至中等; 3-中等; 4-中等至高; 5-高。本行可调整基金的风险评级而无需作出事前通知。

Important Notice:

- The Bank is appointed by fund houses as agent. The fund product is a product of fund houses but not that of the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the investors out of the selling process or processing of the related transaction, the Bank will enter into a financial dispute resolution scheme process with investors in accordance with the applicable rules. Although any dispute over the contractual terms of the product should ultimately be resolved between the third party service provider and investors, investors can contact the Bank to seek assistance. The Bank will, where practicable and appropriate, provide reasonable assistance to investors in the dispute resolution process.
- This document is for reference only. It is not or does not constitute any offer, solicitation or recommendation to sell or to subscribe for any Investment Funds or any other product or service.
- The Investment Funds listed in this document are for reference only and do not represent that any funds are suitable for any investors. When deciding to choose a fund, investor should not rely on this document. The Bank may also provide information of other funds being offered.
- The Bank does not guarantee or endorse the accuracy or completeness of, any information provided by Morningstar Asia Limited or any fund house, or whether or not any such information is the latest. The Bank disclaims liability for any errors, omissions or inaccuracies in the information.
- The Bank reserves the right to amend or update the information in this document at any time without prior notice. Investor should not rely on this document to make any investment decision. The Bank is not responsible for any losses or expenses incurred resulting from the use of this document.

Risk Disclosure:

- Investment in investment funds involves risks. It is impossible to describe every risk associated with such an investment fund that is relevant to investor in this Risk Disclosure statement.
- Investment in funds and unit trusts are different to placing moneys on deposit with the Bank or anywhere else, and may be exposed to a higher than usual risks and higher fluctuations in exchange rate / exchange control / fiscal regulations, and as a result substantial volatility in the fund / unit price, their profits / losses or even loss of investor's principal. There is no assurance that an Investment Fund will achieve its investment objective(s). The prices of funds or unit trusts as well as their profits / losses may go down or up, and may become valueless. Therefore, investor may not receive any return from investment in Investment Funds. Any past performance shown is not indicative of future performance.
- Returns are denominated in the base currency of the relevant Investment Fund. If investor's home currency is different from the Investment Fund's base currency or the Investment Fund's reference currency, changes in currency exchange rates may erode investor's investment gains or widen investor's investment losses.
- By investing in an Investment Fund, investor is relying on the creditworthiness and taking the credit risks of the Investment Fund, the fund manager, the fund trustee, the fund custodian and / or the issuer of the asset(s) to which the Investment Fund is linked.
- Prior to investing in any Investment Fund, investor should carefully consider (a) the possible tax consequences, (b) the legal requirements and (c) any foreign exchange control requirements which investor might encounter under the laws of the countries of his / her incorporation, citizenship, residence or domicile which might be relevant to the purchase, sale, subscription, holding, conversion or disposal of the shares or units in Investment Funds.
- Certain investment funds are investment products involving derivatives, thus subject to higher volatility as well as higher credit/counterparty and liquidity risks. Investing in these funds will involve a higher risk of loss of all, or substantial part, of the capital invested. The investment decision is made by investor but investor should not invest in any Investment

Information and performance data in respect of the investment funds set out herein are provided by the respective fund houses and Morningstar Asia Limited.

本文文件中的数据及各基金表现数据由各基金公司及 Morningstar Asia Limited 所提供。

For the latest version of this document, you can download it from our website: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>. You are also welcome to visit any of our Relationship Managers at our branches for assistance.

如欲索取本文档的最新版本， 阁下可以于本行网站下载: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>， 亦欢迎 阁下莅临本行任何一间分行向客户经理查询。

A Member of Yuexiu Group 越秀集团成员

- Fund unless the intermediary who sells such Investment Fund to investor has explained to him / her that such Investment Fund is suitable for investor having regard to his / her financial situation, investment experience and investment objectives.
- Certain Investment Funds are complex products, investors should exercise caution in relation to related Investment Funds.
 - The above information is for reference only and does not constitute any offer or solicitation to subscribe or redeem any investment products.
 - While the Bank makes no guarantee, representation or warranty and accepts no responsibility or liability in whatsoever manner as to its accuracy, completeness, timeliness or validity of the information available at or from here, the information is subject to change without notice.
 - Before making any investment decision, investor should read the relevant fund's offering documents (including the full text of the risk factors stated therein) in detail, ensure fully understand the nature and all the risks associated with an investment in the relevant Investment Fund, and willing to assume such risks.
 - Investors should consider their own investment objective, investment experience, financial position, risk tolerance level and other relevant circumstances to carefully consider whether the relevant investment in related fund is suitable, and read the relevant offering documents and risk disclosure statement before making any investment decision. If investors have any doubt, they should seek independent professional advice from legal and financial consultant.
 - Investment in emerging markets involves above-average investment risks, for instance, possible fluctuations in foreign exchange rates, and political and economic uncertainties.
 - Investment in a single country or market involves risks of concentration.
 - Equity risk – Equity markets may fluctuate significantly with prices rising and falling sharply, and this will have a direct impact on the Fund's net asset value. When equity markets are extremely volatile, the Fund's net asset value may fluctuate substantially and the Fund could suffer substantial loss.
 - Risks related to debt securities – The Fund may invest in, but are not limited to debt securities. There is no assurance that losses will not occur with respect to investment in debt securities. Factors that may affect the value of the Fund's debt securities holdings include: (i) changes in interest rates; (ii) the credit worthiness of the issuers; and (iii) the liquidity of the debt securities held by the Fund. The prices of bonds generally increase when interest rates decline and decrease when interest rates rise. Longer term bonds are usually more sensitive to interest rate changes. Decline in credit quality of the issuer may adversely affect the valuation of the relevant bonds and the Fund. The liquidity of the debt securities may fluctuate significantly depending on market sentiment. The debt securities may not be readily sold at the desired time or price, and the Fund may have to accept a lower price to sell the debt securities or may not be able to sell the debt securities at all.
 - Investment grade bond risk – Investment grade bonds are assigned ratings within the top rating categories by rating agencies (including but not limited to Fitch, Moody's and/or Standard & Poor's) on the basis of the creditworthiness or risk of default of a bond issue. Rating agencies review, from time to time such assigned ratings and bonds may therefore be downgraded in rating if economic circumstances (e.g. subject to market or other conditions) impact the relevant bond issues. Downgrading of the bonds may adversely affect the value of the relevant bonds and therefore the performance of the Fund. Also, the Fund may face higher risks of default in interest payment and principal repayment. As a result, investors may get back less than they originally invested.
 - Below investment grade/unrated investment risk – The Fund may invest in bonds and other debt securities which are unrated or with ratings below investment grade. Accordingly, such investment will be accompanied by a higher degree of credit and liquidity risks than is present with investment in higher rated securities. During economic downturns such bonds typically fall more in value than investment grade bonds as such are often subject to a higher risk of issuer default. The NAV of the Fund may decline or be negatively affected if there is a default of any of the high yield bond that the Fund invests in or if interest rates change.
 - Credit risk – If the issuer of any of the securities in which the Fund's assets are invested defaults, the performance of the Fund will be adversely affected and the Fund could suffer substantial loss. For fixed income securities, a default on interest or principal may adversely impact the performance of the Fund. Decline in credit quality of the issuer may adversely affect the valuation of the relevant bonds and the Fund. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer.
 - Class currency risk – The Class Currency of each Class may be different from the Fund's base currency, the currencies of which the Fund's assets are invested and/or investors' base currencies of investment. If an investor converts its base currency of investment to the Class Currency in order to invest in a particular Class and subsequently converts the redemption proceeds from that Class Currency back to its original base currency of investment, the investor may suffer a loss due to the depreciation of the Class Currency against the original currency.
 - Currency Hedged Classes risk – Each Currency Hedged Class may hedge the Fund's denominated currency back to its currency of denomination, with an aim to provide a return on investment which correlates with the return of the Class of unit which is denominated in the base currency of the Fund. The costs and resultant profit or loss on the hedging transactions will be reflected in the net asset value per unit for the units of the relevant Currency Hedged Classes. The costs relating to such hedging transactions which may be significant depending on prevailing market conditions shall be borne by that Currency Hedged Class only. The precise hedging strategy applied to a particular Currency Hedged Class may vary. In addition, there is no guarantee that the desired hedging instruments will be available or hedging strategy will achieve its desired result. In such circumstances, investors of the Currency Hedged Class may still be subject to the currency exchange risk on an unhedged basis (which means that, for example, if the hedging strategy in respect of the RMB Hedged Class is ineffective, depending on the exchange rate movements of RMB relative to the base currency of the Fund, and/or other currency(ies) of the non-RMB denominated underlying investment of the Fund, (i) investors may still suffer losses even if there are gains or no losses in the value of the non-RMB denominated underlying investments; or (ii) investors may suffer additional losses if the non-RMB denominated underlying investments of the Fund fall in value.) If the counterparties of the instruments used for hedging purposes default, investors of the Currency Hedged Classes may be exposed to the currency exchange risk on an unhedged basis and may therefore suffer further losses. While the hedging strategy may protect investors of the Currency Hedged Classes against a decrease in the value of the Fund's base currency relative to the denominated currency of that Currency Hedged Class, the hedging strategy may substantially limit the benefits of any potential increase in the value of a Currency Hedged Class expressed in the Class currency, if the Currency Hedged Class' denominating currency falls against the base currency of the Fund.
 - Hedging risk – The Manager, the Investment Manager and the Sub-Manager(s) are permitted, in their absolute discretion, but not obliged, to use hedging techniques to attempt to reduce market and currency risks. There is no guarantee that hedging techniques if used, will achieve the desired result nor that hedging techniques will be used, in those cases, the Fund may be exposed to the existing market and currency risks and may be adversely impacted. The hedging, if any, against foreign exchange risks may or may not be up to 100% of assets of the Fund.
 - Liquidity risk – The Fund may invest in instruments where the volume of transactions may fluctuate significantly depending on market sentiment. There is a risk that investments made by the Fund may become less liquid in response to market developments or adverse investor perceptions.
 - The information of here is issued by Chong Hing Bank Limited. It has not been reviewed by the Securities and Futures Commission of Hong Kong ("SFC") or any regulatory authorities in Hong Kong. If investor is in any doubt about the contents of this document, he / she should obtain independent professional advice. All funds listed above have been authorized by SFC. SFC authorization is not an official recommendation or endorsement of a fund, nor does it guarantee the commercial merits of a fund or its performance. It

Information and performance data in respect of the investment funds set out herein are provided by the respective fund houses and Morningstar Asia Limited.

本文件中的数据及各基金表现数据由各基金公司及 Morningstar Asia Limited 所提供。

For the latest version of this document, you can download it from our website: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>. You are also welcome to visit any of our Relationship Managers at our branches for assistance.

如欲索取本文件的最新版本， 阁下可以于本行网站下载: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>， 亦欢迎 阁下莅临本行任何一间分行向客户经理查询。

A Member of Yuexiu Group 越秀集团成员

does not mean that the fund is suitable for all investors, nor it is an endorsement of its suitability for any particular investors or class of investors.

重要提示:

- 本行是基金公司委任之代理人，而相关基金是基金公司之产品，而非本行的产品。对于本行与投资者之间因销售过程或处理有关交易而产生的合资格争议（定义见金融纠纷调解计划的金融纠纷调解的中心职权范围），本行将与投资者根据适用的规则进行金融纠纷调解计划程序。虽然对于有关产品的合约条款的任何争议最终应由第三方服务供应商与投资者解决，投资者仍可联络本行寻求协助。在实际可行和合适的情况下，本行会在解决争议的过程中为投资者提供合理协助。
- 本文档只供参考，并不是亦不构成关于任何基金或其他产品或服务的出售或订购的要约、招揽或建议。
- 本文档列出之基金，只供参考，并不表示任何基金适合任何投资者。在选择基金时，投资者不应依赖本文档。本行亦可提供其他代售的基金的数据。
- 本行不保证或不赞同任何由Morningstar Asia Limited 或任何基金公司提供的资料的准确性或完整性或是否最新等。如数据有任何错误、遗漏或不正确等，本行概不负责。
- 本行可在毋须事前通知的情况下，随时修改或更新本文档数据。投资者不应依赖本文档作出任何投资决定。若因使用本文档招致任何损失或开支，本行概不负责。

风险声明:

- 投资基金的投资涉及风险。本风险声明不可能披露所有和投资者有关的涉及投资基金的相关风险。
- 投资基金及单位信托基金等不同将款项存给本行或任何其他地方作为存款，并可因受较一般情况高之风险和汇率/外汇管制/财政规范波动而导致重大基金/单位、利润/亏损波动，或甚至投资者的本金全失。投资基金并不保证达致其投资目标。基金及单位信托基金的价格及其利润/亏损可跌可升，甚至可能变成毫无价值。因此，投资者可能不会从投资于基金中收到任何回报。资料内所载的过往表现不可视作为日后表现的指标。
- 基金的回报以其基本货币计算。如投资者的本土货币与基金的基本货币或参考货币不同，汇率变动或会侵蚀投资者的投资得益或扩大投资者的投资损失。
- 通过投资于基金，投资者是在依赖该基金、基金经理、基金信托人、基金托管人及/或与基金挂钩之资产之发行之信誉及承担其信贷风险。
- 在投资于任何基金前，投资者应详细考虑根据投资者的注册成立国家、或投资者的公民身份、居住地或户籍的国家有可能与购买、销售、认购、持有、转换或出售基金内股份有关的法律下，投资者可能要面对的 (a) 可能的税务后果，(b) 法律规定，以及 (c) 任何外汇管制规定。
- 个别基金乃涉及金融衍生工具的投资产品，故须承受较高的波动性以及较高的信贷/交易对手及流通性风险。投资于该等基金将涉及较高的损失全部或重大部分投资本金之风险。投资决定是由投资者自行作出的，但投资者不应投资于任何基金，除非非中介人于销售该基金时已向投资者解释经考虑其的财务状况、投资经验及目标后，该基金是适合投资者的。
- 个别基金属复杂产品，投资者应就有关基金产品审慎行事。
- 以上数据只供参考之用，并不构成任何投资方式之招售或建议。
- 本行不会对本页或其有关数据的准确性、完整性、及时性及有效性作出任何保证、声明或担保，亦不会因此承担任何形式的责任或法律责任。本数据如有任何更改，恕不另行通告。
- 投资者在作出任何投资决定前，应详细阅读有关基金之销售文件(包括当中所载之风险因素之全文)，并确保完全理解有关基金的性质和投资在有关基金的所有相关的风险，及愿意承担相关风险。
- 投资者在作出任何投资决定前，应考虑本身的投资目标、投资经验、财务状况、风险承受程度及其他相关条件，以仔细考虑投资在有关基金是否合适，并细阅有关销售文件及风险披露声明。如有任何疑问，应咨询独立的法律及财务顾问意见。
- 投资于新兴市场需承受高于一般的投资风险，例如，可能出现的外汇利率波动、以及政治与经济之不明朗因素。
- 投资于单一国家或市场需承受潜在的集中性风险。
- 股票风险 - 股票市场可能大幅波动，而股价可能急升急跌，并将直接影响基金的资产净值。当股票市场极为反复时，基金的资产净值可能大幅波动，而基金可能蒙受重大损失。
- 债务证券相关之风险：基金可投资于（但并不限于）债务证券。概不保证投资于债务证券不会产生亏损。可能影响基金所持债务证券的价值的因素包括：(i)利率的变动；(ii)发行人之信用可靠性；及(iii)基金所持有的债务证券之流通性。债券的价格一般会随利率下降而上升；随利率上升而下跌。较长期债券通常对利率变动较为敏感。发行人的信贷素质降低，或会对有关债券及基金之估值造成不利影响。债务证券之流通性或会因市场情绪而显著波动。债务证券可能不能以理想时间或价格出售，基金可能需要接受以较低价格出售债务证券，甚或不能出售债务证券。
- 投资级别债券风险 - 投资级别债券获信贷评级机构（包括但不限于惠誉、穆迪及/或标准普尔）于信用可靠性或债券发行的违约风险的基础上给予属于高评级级别的评级。评级机构不时复核该等评级。倘若经济环境（例如市场或其他情况）影响有关债券发行，该等债券的评级可能因此被下调。债券评级的下调或会对该等债券之价值造成不利影响，基金的表现亦可能因而受到不利影响。此外，基金可能面对较高不获履行支付利息及偿还本金之责任的风险。因此，投资者收回的金额可能低于原本的投资额。
- 低于投资级别 / 未获评级投资之风险 - 基金可投资于未获评级或评级低于投资级别之债券及其他债务证券。因此，该等投资将承受较其他评级较高的证券为高之信贷及流通性风险。于经济下滑时，该等债券一般较投资级别债券价格跌幅更大，因其通常承受较高之发行人违约风险。当基金投资的任何高收益债券违约或如利率改变，基金资产净值或会下跌或受负面影响。
- 信贷风险 - 倘若基金之资产所投资之任何证券之发行人违约，基金之表现将会受负面影响及基金可能承受重大损失。定息证券不履行支付利息或本金之责任或会对基金之表现造成不利影响。发行人的信贷素质降低，或会对有关债券及基金之估值造成不利影响。信贷评级机构给予的信贷评级并不保证发行人的信用可靠性。
- 类别货币风险 - 各类别之类别货币可能不同于基金之基本货币及其所投资的资产之货币及/或投资者之投资的基本货币。倘若投资者将其投资之基本货币转换为类别货币以投资于一定类别，及于其后将赎回所得由该类货币转换至其原有之投资基本货币，投资者可能因该类别货币对该原有货币贬值而蒙受损失。
- 货币对冲类别风险 - 各货币对冲类别可将基金之计价货币对冲回其计价货币，旨在提供与以基金之基本货币计价的类别相关的投资回报。对冲交易的成本及所得盈亏将会反映于有关货币对冲类别单位之每单位资产净值内。有关该等对冲交易的任何成本视乎当前市况而定可属重大，将只由该货币对冲类别承担。应用于某特定货币对冲类别之确切对冲策略或会不同。此外，概不保证能够获得预期的对冲工具或对冲策略将会达到预期效果。在该等情况下，货币对冲类别之投资者可能仍需承受未对冲之货币兑换风险(举例而言，如人民币对冲类别之对冲策略无效，视乎人民币相对于基金的基本货币，及/或该基金的非人民币计价相关资产的其他货币的汇率走势而定：(i)即使非人民币计价的相关资产的价值上有收益或并无亏损，投资者仍可能蒙受损失；或(ii)如基金的非人民币计价相关资产的价值下跌，投资者可能蒙受额外损失)。倘若用作对冲目的之工具之交易对象违约，货币对冲类别的投资者可能承受未对冲的货币兑换风险及可能因此承受进一步损失。尽管对冲策略可能保护货币对冲类别的投资者免受基金的基本货币相对于货币对冲类别之计价货币之价值下跌所影响，惟倘若货币对冲类别之计价货币对基金之基本货币下跌，则该对冲策略可能大幅限制以类别货币列值的货币对冲类别之任何潜在升值的利益。
- 对冲风险 - 经理人、投资经理人及助理经理人获准有绝对酌情权（但并非必须）采用对冲方法以尝试减低市场及货币之风险。概无保证该等对冲方法（如采用）将会达到预期之效果或该等对冲方法将获得采用，在该等情形下，基金可能承受现有之市场及货币风险，并可能受到不利影响。对汇率风险所作出的对冲（如有）可能或未必高达基金资产之 100%。
- 流通性风险 - 基金可投资于其交易量或会因市场情绪而显著波动之工具。基金作出之投资或会面对因市场发展及投资者之相反看法而变得流通性不足之风险。
- 本文档由创兴银行有限公司刊发，内容并未经过香港证券及期货事务委员会（「证监会」）或任何监管机构审核。如投资者对本文档有任何疑问，应获取独立的专业意见。所有以上基金已获证监会认可。证监会认可不等于对该基金作出官方推介或认许，亦不是对该基金的商业利弊或表现作出保证，更不代表该基金适合所有投资者，或认许该基金适合任何个别投资者或任何类别的投资者。

Information and performance data in respect of the investment funds set out herein are provided by the respective fund houses and Morningstar Asia Limited.

本文文件中的数据及各基金表现数据由各基金公司及 Morningstar Asia Limited 所提供。

For the latest version of this document, you can download it from our website: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>. You are also welcome to visit any of our Relationship Managers at our branches for assistance.

如欲索取本文档的最新版， 阁下可以于本行网站下载: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>，亦欢迎 阁下莅临本行任何一间分行向客户经理查询。

A Member of Yuexiu Group 越秀集团成员

Information and performance data in respect of the investment funds set out herein are provided by the respective fund houses and Morningstar Asia Limited.

本文件中的数据及各基金表现数据由各基金公司及 Morningstar Asia Limited 所提供。

For the latest version of this document, you can download it from our website: <http://www.chbank.com/tc/investment/fund/service-information/index.shtml>. You are also welcome to visit any of our Relationship Managers at our branches for assistance.

如欲索取本文檔的最新版本，閣下可以于本行網站下載：<http://www.chbank.com/tc/investment/fund/service-information/index.shtml>，亦歡迎 閣下蒞臨本行任何一間分行向客戶經理查詢。

A Member of Yuexiu Group 越秀集團成員