

**BOCOM International Asset Management Company
Limited**

BOCOM International Money Market Fund (USD)



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Investment objective: To preserve capital and provide an investment vehicle for the investor to seek returns in USD in line with the prevailing money market rates available from a managed portfolio of short term deposits and high quality money market investments, while offering ready availability of monies.

Investment strategy: The Sub-Fund seeks to achieve its investment objective by investing mainly in USD denominated short term deposits, high quality money market instruments.

Risk level: Money market funds are medium-to-low risk investment tools.

| Product elements | |
|------------------|---|
| Investment scope | Mainly allocate short-term deposits, certificates of deposit and other high-quality investment-grade money market instruments, with a small portion invested in short-term bonds. |
| Duration | The Sub-Fund will maintain a portfolio with weighted average maturity not exceeding 60 days and a weighted average life not exceeding 120 days. The Sub-Fund will not purchase an instrument with a remaining maturity of more than 397 days, or two years in the case of government and other public securities. |
| Leverage | According to the regulations of the SFC, the leverage ratio should not exceed 10%, which is rarely used in practice. |

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- ◆ Fund categories are divided into 4 categories (Class A-Retail 1, Class B-Retail 2, Class I-Institutional, Class C-Specific Investors). The specific classification of fund categories and management fees is as follows:

| Class | Management Fee | Preliminary Charge | Minimum Initial Subscription Amount | Minimum Subsequent Subscription Amount |
|-------|----------------|--------------------|-------------------------------------|--|
| A | 0.30% p.a. | Up to 1% | 1 USD | 0.01 USD |
| B | 0.60% p.a. | Up to 1% | 1 USD | 0.01 USD |
| C | Nil | Up to 1% | 1000 USD | 10 USD |
| I | 0.10% p.a. | Up to 1% | 10000 USD | 100 USD |

- ◆ Investment products with good liquidity: T+0 subscription and redemption.

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Risk control measures

Credit Risk Management

- The underlying of the fund is mainly bank deposits and certificates of deposit, with a small amount of bond products. Deposit certificates and bond issuers are required to be investment grade.
- The underlying is mainly based on the credit of banks. Banks are key regulatory agencies and have lower credit risks.

Diversification and liquidity management

- The aggregate value of the Sub-Fund's holding of instruments and deposits issued by a single entity will not exceed 10% of the total Net Asset Value of the Sub-Fund except: (i) where the entity is a substantial financial institution and the total amount does not exceed 10% of the entity's share capital and non-distributable capital reserves, the limit may be increased to 25%; or (ii) in the case of government and other public securities, up to 30% may be invested in the same issue; or (iii) in respect of any deposit of less than USD1,000,000, where the Sub-Fund cannot otherwise diversify as a result of its size.
- The fund will strictly implement at least 7.5% of daily liquid assets and at least 15% of weekly liquid assets.

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Important matters and disclaimers:

1. The investment risks of BOCOM International USD Money Fund (the Fund) include but are not limited to (a) risks associated with fixed income and debt securities (including money market instruments); (b) risks associated with bank deposits; (c) currency risks; (d) derivative risks; (e) risks associated with securities financing transactions.
2. Purchasing shares of the Fund is not equivalent to depositing funds in a bank or deposit-taking company. The Fund does not guarantee the repayment of principal and the Manager has no obligation to redeem shares at the sales price. The Fund has no fixed net asset value. The Fund is not supervised by the Hong Kong Monetary Authority.
3. The information contained in this document is for reference only and does not constitute an invitation or recommendation to invest in any securities or financial instruments in any jurisdiction. Investors should not make investment decisions based solely on the information provided and should read the sales documents of the relevant funds for details.
4. Investment involves risks. Past performance does not represent a guide to future performance and there is no guarantee that the performance of the Fund will yield returns.
5. Before making any investment decision for this fund, investors should read the details and risk factors contained in the fund's fund prospectus. Investors should ensure that they fully understand the risks associated with this fund and should consider their own investment objectives and risk tolerance. Investors are advised to seek independent professional advice before making any investment.
6. The contents of this document have not been reviewed by the Securities and Futures Commission of Hong Kong, and the authorization of the scheme does not imply official recommendation.