HSBC Mutual Fund

SCHEME INFORMATION DOCUMENT

Name of Mutual Fund	Name of Asset Management Company	Name of Trustee Company
HSBC Mutual Fund 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India	**HSBC Asset Management (India) Private Limited** CIN – U74140MH2001PTC134220 Regd. & Corp. Office: 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India	**HSBC Trustees (India) Private Limited** CIN –U66190MH2024PTC416973 Regd. Office: 52/60 Mahatma Gandhi Road, Fort Mumbai 400001, India
Website: www.assetmanagement.hsbc.co.in		

SO 1

HSBC GOLD ETF Fund of Fund
(An open-ended fund of fund scheme investing in the units of HSBC Gold ETF)

SO 7

Category of the Scheme: FOF – Single Domestic
Scheme Code: To be disclosed after obtaining the same

New Fund Offer Opens on: DD-MM-YYYY
New Fund Offer Closes on: DD-MM-YYYY
Scheme re-opens : Within five business days from date of allotment

Offer for units of Rs. 10/- each for cash during the New Fund Offer and continuous offer for units at NAV based prices

SO 5

SO 3

<table>
<tr><th>Investment Objective</th><th>Scheme Riskometer</th><th>Benchmark Riskometer (as applicable)</th></tr>
<tr><td>HSBC GOLD ETF Fund of Fund:

The investment objective of the Scheme is to seek to provide returns that are in line with returns provided by HSBC Gold ETF.

There is no assurance that the investment objective of the Scheme will be achieved.</td><td>
</td><td>Domestic Price of Gold

</td></tr>
</table>

Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Investors are advised to refer to the Statement of Additional Information (SAI) for details of HSBC Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.assetmanagement.hsbc.co.in.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.
The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.
The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated February 03, 2026

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HIGHLIGHTS/SUMMARY OF THE SCHEME

<table>
<tr><th>Sr. No.</th><th>Title</th><th>Description</th></tr>
<tr><td>I.</td><td>Benchmark (Total Return Index)</td><td>Domestic Prices of Gold.
Justification: Since the investment would primarily be in Securities which are constituents of the benchmark index. The composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme.</td></tr>
<tr><td>II.</td><td>Plans and Options
Plans/Options andsub options under the Scheme</td><td>Plan(s)
(i) Regular Plan
(ii) Direct Plan

Options:
(i) Growth
(ii) Income Distribution cum Capital Withdrawal (IDCW)

Sub-options under IDCW:
(i) Payout of IDCW
(ii) Reinvestment of IDCW.

The Growth Option shall be default option under the Plans of the Scheme and Reinvestment of IDCW is the default sub-option.

The following table details the Plans / Options / Sub-options available in the Scheme and its dividend frequencies:
<table>
<tr><th>Plans</th><th>Options</th><th>Sub-Options</th><th>Frequency of dividend declaration</th><th>Record Date</th></tr>
<tr><td rowspan="2">Regular and Direct</td><td>Growth</td><td>–</td><td>–</td><td>–</td></tr>
<tr><td>Income Distribution cum Capital Withdrawal Option (IDCW)</td><td>Payout of IDCW & Reinvestment of IDCW</td><td>From time to time</td><td>As may be decided by the Trustees^</td></tr>
</table>
^ If such day is a holiday, then the record date shall be the immediately succeeding Business Day.
If the actual amount of Payout of IDCW is less than Rs. 100/-, then such dividend will be compulsorily and automatically re-invested by issuing additional units on the ex-dividend date at applicable NAV.
The amount of dividend reinvested will be net of applicable taxes

For detailed disclosure on default plans and options, kindly refer SAI.</td></tr>
<tr><td>III.</td><td>Load Structure
SO 47</td><td>Exit Load:
i. In respect of each purchase / switch-in of Units, an Exit Load of 1% is payable if Units are redeemed / switched- out within 15 days from the date of allotment.
ii. No Exit Load will be charged, if Units are redeemed / switched-out after 15 days from the date of allotment.
• Withdrawal within 15 days from the date of allotment under SWP may also attract an Exit Load like any Redemption.
• No Exit load will be chargeable in case of switches made between different
plans and options within the Scheme.
• No Exit load will be chargeable in case of Units allotted on account of IDCW reinvestments, if any.</td></tr>
</table>

<table>
<tr><td></td><td></td><td>

- Exit load is not applicable for Segregated Portfolio.

The exit load set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively.
</td></tr>
<tr><td>IV.</td><td>Minimum Application Amount/switch in</td><td>

During NFO: Minimum of Rs.5,000/- and in multiples of Re. 1/- thereafter.

On continuous basis: Lumpsum Purchase: Rs. 5,000/- and in multiples of Rs. 1 thereafter

Note: Allotment of units will be done after deduction of applicable stamp duty, if any.
For Systematic Investment Plan (SIP):

<table>
<tr><th>Frequency</th><th>Minimum Instalment Amount#</th><th>Dates</th><th>Minimum number of Instalments#</th></tr>
<tr><td>Daily</td><td>Rs. 500/-</td><td>Monday to Friday*</td><td rowspan="3">Minimum 6 instalments subject to aggregate of Rs. 6,000/-</td></tr>
<tr><td>Weekly</td><td>Rs. 500/-</td><td>Any Day from Monday to Friday</td></tr>
<tr><td>Monthly</td><td>Rs. 1,000/-</td><td>Any Date of the month</td></tr>
<tr><td>Quarterly</td><td>Rs. 1,500/-</td><td>Any Date of the month</td><td>Minimum 4 instalments subject to aggregate of Rs. 6,000/-</td></tr>
</table>

#in multiples of Re. 1/- thereafter.
*Daily SIP will be processed from Monday to Friday. In case of a non-business day falling between Monday to Friday (both days inclusive) then the daily SIP installment for that day will not be processed on the next business day.

The minimum redemption amount wherever specified in the SID of the Fund will not be applicable for investment made in schemes of the Fund in compliance with Clause 6.10 of SEBI Master circular for Mutual Funds dated June 27, 2024 read with SEBI circular dated March 21, 2025.

The AMC reserves the right to change the minimum application/purchase amount under the scheme from time to time.
</td></tr>
<tr><td>V.</td><td>Minimum Additional Purchase Amount</td><td>

On continuous basis: Rs 1,000/- per application and in multiples of Re. 1/- thereafter.

The AMC reserves the right to change the minimum additional amount under the scheme from time to time.
</td></tr>
<tr><td>VI.</td><td>Minimum Redemption/ switch out amount</td><td>

Rs. 500/- and in multiples of Re. 1/- thereafter or 50 Units in multiples of 0.01 units thereafter.

The AMC reserves the right to change the minimum amount for Redemption/Switches under the Scheme from time to time.
</td></tr>
<tr><td>VII.</td><td>Computation Of NAV

SO 42</td><td>

The NAV of Units under the Scheme shall be calculated as shown below:

$$\text{NAV} = \frac{\text{Market or Fair Value of Scheme's investments (+) Current Assets (-) Current Liabilities and Provisions}}{\text{No. of Units outstanding under the Scheme}}$$

The NAV of the Scheme will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be disclosed up to 4 decimal places. The valuation of the Scheme' assets and calculation of the Scheme' NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

The AMC shall declare a separate NAV for the Direct Plan.
</td></tr>
</table>

		The NAV of the Segregated Portfolio shall be declared on daily basis. For detailed disclosure, please refer to the weblink xxx (link will be in place once the scheme is launched).
VIII.	**Asset Allocation.** SO 29 SO 21 SO 17 SO 13 SO 18	Under normal circumstances, it is anticipated that the asset allocation of the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	**Maximum**
Units of HSBC Gold ETF	95%	100%
Cash & cash equivalent, Debt securities and Money market instruments including Tri Party REPO, and/or units of debt/liquid schemes	0%	5%

The cumulative gross exposure through all permissible investments viz. units of HSBC Gold ETF and debt securities and money market instruments including Tri Party REPO, repo transactions, and/or units of debt/liquid schemes shall not exceed 100% of the net assets of the scheme.

Pending deployment of funds of the Scheme, in securities in terms of the investment objective, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide Clause 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

Money Market instruments include commercial papers, commercial bills, Tri- party repos, treasury bills, Government securities having residual maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

The scheme shall not invest in the following:

- Unlisted debt instrument
- Bespoke or complex debt products
- Securities with special features
- Short selling
- Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments).
- Derivatives
- Securitized Debt
- Debt Instruments with special features (AT1 and AT2 Bonds)
- Debt Instruments with SO / CE
- Stock lending
- Overseas Investments
- InVITs
- REITs
- Repo/ reverse repo transactions in corporate debt securities
- Credit Default Swap transactions
- Inter scheme transactions

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl no.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024
1	Securitised Debt including Pass Through Certificates (PTC)	0%	Clause 12.15
2	Equity Derivatives for non-hedging purposes	0%	Clause 12.25
3	ADRs/GDRs/Foreign/ Overseas Securities	0%	Clause 12.19
4	Securities lending	0%	Clause 12.11
5	Short selling	0%	Clause 12.15
6	Units issued by InVITs	0%	Clause 12.21
7	Debt and Money Market Instruments including units of debt oriented mutual fund schemes	Upto 5%	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
	Tri-Party Repos		-
8	Underlying Units of HSBC Gold ETF	Up to 100%	-
9	AT1 and AT2 Bonds (Debt instruments with special features)	0%	Clause 12.2
10	Debt securities having structured obligations i.e. SO/ CE Rating	0%	Clause 12.3
11	Credit Default Swaps (CDS)	0%	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time
12	Repo/Reverse repo transactions in corporate debt	0%	Clause 12.18
13	Unrated debt instruments	0%	-
14	Equity and Equity related instruments	0%	-

SO 21

SO 19

The Asset Allocation portion shall also include subscription and redemption cash flow which may be undeployed due to various reasons (rebalancing or balances for running cost of the scheme, residual amount due to execution on rounding off etc).

SO 14 & 21

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

	SO 13	AMC shall invest in securities (debt and money market instruments) that fall within the definition of liquid assets for the purpose of ensuring liquidity. Timelines for deployment of funds collected in NFO – In line with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, funds collected in new fund offer shall be deployed as per following manner: 1. The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. 2. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. 3. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available. 4. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall: (i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID. (ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme. (iii)inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication. (iv) report deviation, if any, to Trustees at each of the above stages. Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of HSBC Mutual Fund and/or any other mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996. The AMC shall not charge any investment management fees with respect to such investment. At times the corpus of the scheme or subscriptions received on an ongoing basis may not be adequate for subscribing to one creation unit size as defined by the underlying scheme, then in such cases the allocation to Debt securities and money market instruments may be higher than indicated above. For more details on Portfolio rebalancing refer annexure 2.
XI.	**Fund manager details** SO 33	Name: Dipan S. Parikh Managing since: NA, since this is a new scheme Total experience (in years): 19 years

Name of Fund Manager	Age (years)	Educational Qualifications	Years of Experience with description
Dipan S. Parikh	52	Bachelor of Commerce	Over 19 years of experience of Dealing in Equity markets. **HSBC Asset Management (India) Private Limited,**

		Senior Vice President, Dealing from September 2006 to present; **Karvy Stock Broking Private Limited,** Institutional Dealer from July 2001 to September 2006

Other Scheme(s) managed by the Fund Manager:

Name of the Scheme(s)	**Fund Manager**
HSBC Multi Asset Allocation Fund	Cheenu Gupta (Domestic Equity), Mahesh Chhabria & Mohd. Asif Rizwi (Fixed Income), Dipan Parikh (Gold / Silver ETFs) and Mayank Chaturvedi (Overseas Investment)

XI.	**Annual Scheme Recurring Expenses**	Mention only the actual TER % applicable- The AMC has estimated that as per the Regulation 52(6)(a)(i), the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme. Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme(s) shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings stated above. For detailed disclosure, kindly refer SAI

XII	**Transaction charges and stamp duty**	**Transaction Charges:** SEBI vide its circular dated August 8, 2025 has done away with transaction charges payable to distributors. **Stamp Duty:** Pursuant to Notification No. S. O. 1226 (E) and G.S.R 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value shall be levied on applicable mutual fund transactions. Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%. The rate and levy of stamp duty may vary as amended from time to time. For detailed disclosure, kindly refer SAI.
XIII.	**Information available through weblink** SO 48 and SO 49	Investors can refer the link xxxxxx for below mentioned points (Annexure 2): • Liquidity/listing details • NAV disclosure • Applicable timelines for dispatch of redemption proceeds etc • Breakup of Annual Scheme Recurring expenses • Definitions • Applicable risk factors • Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/ underlying fund in case of fund of funds • List of official points of acceptance • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations • Investor services • Portfolio Disclosure • Detailed comparative table of the existing schemes of AMC • Scheme performance - This scheme is a new scheme and does not have any performance track record • Periodic Disclosures • Any disclosure in terms of Consolidated Checklist on Standard Observations • Scheme specific disclosures (as per the prescribed format) • Scheme Factsheet

XIV.	**How to Apply** SO 35	Investor can apply for HSBC Mutual Fund scheme in physical form or Demat form. For Investors, who wish to opt for holding Units in Demat mode, the applicants under the scheme (including a transferee) will be required to have a beneficiary account with a Depository Participant (DP) of NSDL / CDSL Investor can also chose to invest through the Fund's i.e, https://invest.assetmanagement.hsbc.co.in. or the 'Invest Xpress' mobile application or the website of the Fund's Registrar & Transfer Agent (CAMS), i.e. www.camsonline.com. Please check weblink (List of Official Point of Acceptance (OPA), Collection Bankers etc.) for an updated list of the Official Points of Acceptance, collecting banker of HSBC Mutual Fund. For details on CAMS Service Centres, please visit www.camsonline.com. **For detailed disclosure, kindly refer SAI**

XV.	**Where can applications for subscription/redemption/ switches be submitted**	**1. Availability of Application Form** For Investors, who wish to opt for holding Units in demat mode, the applicants under the scheme (including a transferee) will be required to have a beneficiary account with a DP of NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and its beneficiary owner account number (BO ID) with DP. In the absence of the information (including incomplete / incorrect information) in respect of DP ID / BO ID, the application will be processed with statement option as 'physical'. Investors subscribing under Direct Plan of a Scheme are required to indicate "Direct Plan" against the Scheme name in the application form e.g. "HSBC Gold ETF FOF - Direct Plan". Investors are also required to indicate "Direct" in the ARN column of the application form. However, in case Distributor Code is mentioned in the application form but "Direct Plan" is indicated against the Scheme name, the Distributor Code will be ignored and the application will be processed under Direct Plan. Further, new investors who are not KYC compliant are requested to use the Common KYC Application form available on the website of the Fund and complete the KYC process including In-Person Verification (IPV), through any SEBI registered intermediary like Mutual Funds, Portfolio Managers, Depository Participants, Venture Capital Funds etc. The Investors can also complete online KYC (eKYC) through our Invest Online section on our website (https://invest.assetmanagement.hsbc.co.in). **Subscription of Units through Online platform:** The Fund allows its investors to invest in any scheme of HSBC Mutual Fund through its website https://invest.assetmanagement.hsbc.co.in and mobile application 'Invest Xpress' The Fund will also allow existing investors to transact through the website of the Fund's Registrar & Transfer Agent (CAMS), i.e. www.camsonline.com **2. Link for the list of official points of acceptance, collecting banker details etc.** The applications filled up and duly signed by the applicants may be submitted at the AMC Investor Service Centres (ISC) / CAMS Service Centre / Official Points of Acceptance. Please check weblink (List of Official Point of Acceptance (OPA), Collection Bankers etc.) for an updated list of the Official Points of Acceptance, collecting banker of HSBC Mutual Fund. For details on CAMS Service Centres, please visit www.camsonline.com. Additionally, website/mobile application of MFUI shall be eligible to be considered as 'official points of acceptance' for all financial and non-financial transactions in the schemes of HSBC Mutual Fund electronically. Further, all the authorized Point of Service (POS) of MFUI shall be eligible to be considered as 'official points of acceptance' for all physical financial and non-financial transactions in the schemes of HSBC Mutual Fund. For further information kindly refer to the website of MFUI at http://www.mfuindia.com. Investors can also execute financial and non-financial transactions pertaining to Schemes of the Fund electronically on the MF Central portal i.e. https://www.mfcentral.com/ as and when such facility is made available by MF Central. However, the Fund will not be liable for any failure to act upon electronic instructions or to provide any facility for any cause that is beyond the control of the Fund. **3. Transactions through Facsimile or Electronic Mode** The AMC, Mutual Fund, Registrar (collectively, the "Recipient") may, at its sole discretion, accept certain transactions submitted via facsimile or through any electronic means, including but not limited to fax and email (referred as "Electronic Transactions"). Such acceptance shall be subject to the investor

		compliance with the terms and conditions prescribed by the AMC from time to time and shall be permitted only to the extent by the SEBI or AMFI or other regulatory authorities. The acceptance of Electronic Transactions shall be entirely at the risk of the sender ("Transmitter"), and the Recipient shall not be liable for any loss or damage, whether direct or indirect, suffered by the Transmitter due to the submission or attempted submission of such transactions, including instances where a transaction is not processed due to non-receipt by the Recipient. The Transmitter acknowledges that Electronic Transactions are not a secure mode of communication and involve inherent risks, including inaccuracies, transmission failures, distortions, illegibility, delays, or unauthorized alterations. The Transmitter further acknowledges that any request to the Recipient to act upon an Electronic Transaction is made solely for the Transmitter's convenience, and the Recipient is not obligated to process such transactions. The Transmitter expressly authorizes the Recipient to accept and act upon any Electronic Transaction that the Recipient, in good faith, believes to have been submitted by the Transmitter, and such transactions shall be deemed as if executed under the Transmitter's original signature. For Electronic Transactions submitted via email by non-individual Transmitter ("Client"), the Recipient shall obtain from the Client a certified copy of its board resolution or an authority letter on official letterhead, expressly authorizing designated officials or employees to execute Electronic Transactions on its behalf. The Transmitter acknowledges and agrees that the Recipient may implement security procedures to verify Electronic Transactions, which may include but are not limited to signature verification, telephone callbacks, or a combination thereof. The Transmitter consents to the recording of such callbacks and agrees to cooperate with the Recipient to verify transaction requests. A transaction shall be deemed valid only upon appropriate time-stamping in accordance with SEBI regulations and the applicable scheme terms. In consideration of the Recipient accepting and acting upon Electronic Transactions at its sole discretion (including the right to modify, extend, or discontinue such facilities at any time), the Transmitter agrees to indemnify and hold harmless the AMC, its directors, employees, agents, representatives, the Mutual Fund, and the Trustees (collectively, the "Indemnified Parties") from and against any and all claims, demands, liabilities, losses, damages, costs (including but not limited to interest and legal fees), and expenses of any nature, whether actual or contingent, arising directly or indirectly in connection with the Indemnified Parties accepting and acting in good faith upon such Electronic Transactions. This indemnity shall apply even in cases where the transaction request was not genuinely submitted by the Transmitter but was reasonably believed by the Recipient to have been so submitted. The AMC reserves the right to discontinue the acceptance of Electronic Transactions at any time without prior notice. Applications that are incomplete in any respect shall be liable for rejection. Terms and Condition for Transacting via Fax or Electronic Mail by Non-Individual Client(s) 1. The Electronic Transactions submitted shall be accepted at the sole discretion of the Recipient and shall be subject to compliance with these terms, as modified from time to time. 2. The Client acknowledges that Electronic Transactions are not a secure mode of communication and may be subject to risks, including but not limited to:

		a. Transmission failures, inaccuracies, or errors; b. Illegibility, distortion, or lack of clarity; c. Unauthorized alterations, delays, or security breaches. 3. The Client further acknowledges that any request to the Recipient to process an Electronic Transaction is made solely for the Transmitter's convenience, and the Recipient shall not be obligated to act upon such requests. 4. The Client expressly authorizes the Recipient to accept and act upon any Electronic Transaction that the Recipient, in good faith, believes to have been submitted by the Transmitter. Such transactions shall be deemed as if they were submitted under the Client's original signature. 5. The Recipient may adopt security measures to verify Electronic Transactions, including but not limited to: a. Signature verification; b. Confirmation via email or telephone callback (which may be recorded); c. Any other method deemed necessary by the Recipient. 6. A transaction shall be considered valid only upon appropriate time-stamping in accordance with SEBI regulations and the applicable scheme terms. 7. Client submitting Electronic Transactions via email must provide the Recipient with a certified copy of a board resolution or an authority letter on official letterhead, expressly authorizing designated officials or employees to transact on the Client's behalf. Such board resolution or authority letter must explicitly include: a. A list of authorized officials, along with their designations and official email addresses, duly signed by official or an employee authorized vide board resolution. b. An undertaking that any financial transaction instructions sent via email by these authorized officials shall be binding on the Client as if executed under a duly signed written agreement. 8. Additionally, the Recipient may accept a scanned copy of a duly signed transaction form or request letter bearing the wet signature of the Client's authorized signatories, provided that: a. The email is copied (CC'd) to the registered email ID of the Client's authorized official/signatory. b. The sender's email address originates from the Client's official domain. 9. In consideration of the Recipient accepting and acting upon Electronic Transactions at its sole discretion (including the right to modify, extend, or discontinue such facilities at any time), the Client agrees to indemnify and hold harmless the AMC, its directors, employees, agents, representatives, the Mutual Fund, and the Trustees (collectively, the "Indemnified Parties") from and against any and all claims, demands, liabilities, losses, damages, costs (including but not limited to interest and legal fees), and expenses of any nature, whether actual or contingent, arising directly or indirectly from: a. The Indemnified Parties accepting and acting in good faith upon such Electronic Transactions; b. Any unauthorized or fraudulent transaction purportedly received from the Client.

10. The Client acknowledges that the time of receipt of an Electronic Transaction by the Recipient shall be final for the applicability of the Net Asset Value (NAV).

11. The Recipient shall maintain records of Electronic Transactions in compliance with applicable laws.

12. The Client availing the facility for submitting financial transactions via email shall retain records of such transactions for at least eight (8) years from the date of the transaction, or as required under applicable regulations.

13. In the event of any change in the Client's authorized signatories, it shall be the Client's sole responsibility to notify the Recipient in a timely manner.

14. Any change in the Client's registered email ID or contact details shall be accepted only from designated officials authorized to notify such changes via a board resolution or authority letter. Such a change request must be submitted through a physical request letter or a scanned copy thereof bearing the wet signature of the designated authorized officials.

15. No change in or addition to the Client's bank mandate shall be permitted via email. Any change in bank details or the addition of a bank account must be submitted only through the prescribed service request form, duly signed by the Client's authorized signatories with their wet signatures.

16. The AMC reserves the right to modify, extend, or discontinue the acceptance of Electronic Transactions at any time without prior notice.

17. Applications that are incomplete in any respect shall be liable for rejection.

4. Details of Registrar and Transfer Agent (R&T) alongwith OPT Computer Age Management Services Limited (CAMS)

HSBC Mutual Fund Unit

Rayala Tower-I, 158, Anna Salai, Chennai 600002.

AMC Call Center: 1800-200-2434 / 1800-258-2434

AMC Email ID: investor.line@mutualfunds.hsbc.co.in

For details on CAMS Service Centres, please visit www.camsonline.com For the list of OPT and collecting banker, please click on the weblink provided above.

Beneficial Ownership:

SEBI circular dated January 24, 2013 read with SEBI Circular dated October 13, 2023 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement. All categories of investors (except individuals, company listed on a stock exchange or majority- owned subsidiary of such company) are requested to provide details about beneficial ownership in the specified section of the Fund's application forms. The Fund reserves the right to reject applications (including switches) / restrict further investments from such investors or seek additional information if the requisite information on beneficial ownership is not duly provided. In the event of change in beneficial ownership, investors are requested to update the details with the Fund / Registrar.

Third party Cheques

1. Third party payments (i.e where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely, i) employer on behalf of employee as payroll deductions or deductions out of expense reimbursements for SIP / Lumpsum

		investments, ii) Custodian on behalf of FPI / client and iii) Payment by Asset Management Company (AMC) to a Distributor empaneled with it on account of commission / incentive etc. in the form of the Mutual Fund Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment (w.e.f January 16, 2012). iv) Payment by a Corporate to its Agent/Distributor / Dealer, on account of commission or incentive payable for sale of its goods / services, in the form of the Mutual Fund Units through Systematic Investment Plan or Lumpsum Investment (w.e.f. April 20, 2015). In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment. (Declaration formats can be obtained from ISCs or downloaded from the Fund's website.) 2. In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single / multiple) with the AMC / RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment. 3. Where the payment instrument does not mention the bank account holders name/s or Signature of the units holder as on the investment application does not match with the signature on the payment instrument, investor should attach a cancelled cheque leaf / bank pass book copy to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000 or more. 4. For RTGS / NEFT / online bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. 5. The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents / declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money. **Bank Account Numbers** In order to protect the interest of investors from fraudulent encashment of cheques, cheques specify the name of the Unitholder and the bank name and account number where payments are to be credited. As per the directive issued by SEBI vide its letters IIMARP/ MF / CIR/07/826/98 dated April 15, 1998, and para 14.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units. It is important for applicants to mention their bank name, bank account number, branch address, and account type in their applications for subscription or repurchase of Units. Applications without this information shall be rejected. Where the Bank Account details provided for the purpose of Redemption/IDCW payout is different from the Bank Account, which is used for Subscription, then a proof of such bank account should be enclosed along with the Subscription application. Please refer Annexure II – Bank Mandate for more details. Please refer to the Statement of Additional Information (SAI) and instructions under the Key Information Memorandum cum Application form of the scheme for further details.

XVI.	**Specific attribute of the scheme (such as lock in/ duration in case of target maturity scheme/close ended schemes etc.) (as applicable)**	Not Applicable

XVII.	**Special product/facility available during the NFO and on ongoing basis**	**Special Products / Facilities available/offered to the investors under the Scheme**: • **Systematic Investment Plan** Unitholders of the Scheme can benefit by investing specific rupee amounts periodically, for a continuous period. SIP allows the investors to invest a fixed amount in daily, weekly, monthly or quarterly frequencies for purchasing additional Units of the Scheme at NAV based prices. The requirement of 'Minimum Amount for Application' will not be applicable in case of SIPs. • **SIP Top Up Facility:** Under this facility, the investor can opt to increase the amount of SIP instalment ("Top Up") on a half-yearly or annual basis; thus, the investment amount under SIP will increase every half year / annually by the amount of Top Up specified by the investor. • **Pause Facility ("SIP Pause Facility")** SIP Pause Facility enables the investors to pause their investments under the Systematic Investment Plan. Under this facility, the investors have an option to pause their investment for a fixed period of time which is a minimum of 1 month and a maximum of 3 months. • **Multi Scheme Systematic Investment Plan:** This facility enables investors to start investments under SIP of various schemes using a single application form and payment instruction. • **Systematic Transfer Plan** Unitholders of the Scheme can benefit by transferring specific rupee amounts periodically, for a continuous period. STP allows the investors to transfer a fixed amount at a specified frequency or Capital Appreciation on the 1st Business Day of the month to a particular scheme at NAV based prices. Investors can opt for the Systematic Transfer Plan by investing a lumpsum amount in any HSBC open ended scheme and providing a standing instruction to transfer sums at Daily, Weekly, Fortnightly, Monthly and Quarterly intervals into any open ended Schemes of HSBC Mutual Fund. Investors could also opt for STP from an existing account by quoting their account / folio number. • **Flex Systematic Transfer Plan ("Flex STP")** Flex STP is a facility available in open ended Schemes of HSBC Mutual Fund. Under this facility unitholder(s) can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at predetermined intervals from designated open ended Scheme(s) of HSBC Mutual Fund except HSBC ELSS Tax Saver Fund to the Growth option of all open ended schemes of HSBC Mutual Fund where subscription is allowed.

- **Systematic Withdrawal Plan**

  Unitholders have the benefit of enrolling themselves under the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw sums of money each month / quarter / half-year / annual basis from his investments in the Scheme. SWP is ideal for Unitholders seeking a regular inflow of funds for their needs in a tax efficient manner. It is also suited to retired persons or individuals who wish to invest a lumpsum and withdraw from the investment over a period of time. The Unitholder may avail of this Plan by sending a written request to the Registrar / submit a request online.

- **Money Withdrawal Facility (MWF):**

  Money Withdrawal Facility (MWF) is the nomenclature of the facility and should not be construed as an assurance of returns / performance of the Scheme.

  This facility will enable the Unit Holders to redeem a fixed sum of money at a fixed frequency as per the prevailing NAV, subject to exit load, if applicable, depending on the option chosen by the Unit Holder. Under this facility Unit Holders can redeem amounts under both the Plans (Direct and Regular) of the Growth and IDCW Payout option of the Scheme.

- **Income Distribution cum Capital Withdrawal Plan Transfer Facility**

  Under this facility, the Unit holder/investor can opt to transfer the amount of IDCW the Unit holder / investor is eligible to receive under the Scheme ("Source Scheme") to any other open-ended scheme of the Fund ("Target Scheme").

  The above Facility will be available in the IDCW options under all the open- ended schemes of the Fund except HSBC ELSS Tax saver Fund wherein the said schemes can only be the Source Scheme (subject to completion of lock-in on units where applicable) and not Target Scheme.

- **Facilitating transactions through Stock Exchange Mechanism (BSE Star & NSE MFSS)**

  In terms of para 16.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, units of the Scheme can be transacted through all the registered stockbrokers of the National Stock Exchange of India Limited and / or Bombay Stock Exchange Limited who are also registered with Association of Mutual Funds of India and are empanelled as distributors with AMC. Accordingly, such stockbrokers shall be eligible to be considered as 'official points of acceptance' of AMC.

For further details of above special products / facilities, kindly refer SAI.

XVIII.	**Segregated portfolio/side pocketing disclosure** SO 53	The AMC may create segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event /actual default and deal with the liquidity risk. • **For Details, kindly refer SAI**
XIX.	**Stock lending**	The scheme will not make any investment in Securities Lending/ Stock Lending.

Annexure 1

Following are the applicable provisions based on intended asset allocation	
Equity derivatives of underlying securities forming part of the index may also be available as an investment option in case the underlying security is not available for purchase.	Not Applicable
Gold ETF FoF (single domestic)	Units of HSBC Gold ETF - 95% to 100% & Debt and Money market instruments including Tri Party REPO/debt securities, Instruments and/or units of debt/liquid schemes – 0% to 5%- Please find the asset allocation table provided under the highlight section.

Annexure 2

Liquidity/listing details	Being an open-ended Scheme, units may be purchased or redeemed on every Business Day at NAV based prices, subject to provisions of exit load, if any. As per para 14.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Fund shall transfer the redemption / repurchase proceeds within 3 working Days, from the date of acceptance of redemption request. Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. Currently, the scheme is not intended to be listed on any stock exchange.
NAV disclosure SO 41 & 42	Disclosure timings – The AMC shall calculate and disclose the NAV on the website of Association of Mutual Funds in India – AMFI and on website of the Mutual Fund by 10.00 a.m. of next business day. NAV of the scheme will be calculated up to four decimal places. • Illustration for Computation of NAV– **NAV (Rs.) =** Market or Fair Value of Scheme's investments + Current Assets – Current Liabilities and Provision (including accrued expenses) / No. of Units outstanding under Scheme on the Valuation Date 11.099 **=** 11,00,00,000 +10,00,000 – 10,000 / 1,00,00,000 = 11,09,90,000 / 1,00,00,000 Methodology for calculation of sale and re-purchase of units – The Units of the Scheme are available for sale, repurchase and switch at applicable NAV based prices, subject to prevalent load provisions, if any, on every business day. Sale Price Sale Price = Applicable NAV Example If the Applicable NAV is Rs. 15 and the sales load (i.e. Entry Load) is 0%, the sales price is calculated as follows: Sales Price = 15 * (1+ 0) = 15*1

	= 15^ (^Pursuant to levy of stamp duty, the number of units allotted on the sale price to the unitholders would be reduced to that extent of @0.005% of the transaction value. Repurchase Price = Applicable NAV * (1 - Exit Load, if any) Example If the Applicable NAV is Rs. 15 and the exit load applicable is 0.5%, the repurchase price is calculated as follows: Repurchase Price = 15 * (1 - 0.005) = 15 * 0.995 = 14.925 The repurchase price however, will not be lower than 97% of the NAV subject to SEBI Regulations as amended from time to time. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.
Applicable timelines	**Timeline for -** i. **Dispatch of redemption proceeds** - As per para 14.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Fund shall dispatch/transfer the redemption / repurchase proceeds within 3 working days, from the date of acceptance of redemption request at any of the Investor Service Centres. Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). ii. **Dispatch of IDCW (if applicable) etc.** - As per para 11.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024 the AMC shall dispatch/transfer payment of the dividend proceeds within 7 working days from the record date. The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Breakup of Annual Scheme Recurring expenses SO 45	These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per clause 10.1.12 (a) of SEBI Master Circular dated June 27, 2024, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits. The AMC has estimated that as per the Regulation 52(6)(a)(i), the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme. Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme(s) shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings stated above. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The AMC has estimated the following maximum expenses of the Scheme. Please refer to the table below for indicative details

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory Advertisement	
Costs related to investor communications	

Costs of fund transfer from location to location	
Brokerage & transaction cost pertaining to distribution of units#	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Upto 1.00%
Additional expenses under Regulations 52(6A)(c)^^	Upto 0.05%

The above expenses are subject to change and may increase / decrease as per actual and / or any change in the Regulations but the total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

^^Such expenses shall not be charged to the scheme where the exit load is not levied or applicable.

The AMC may charge the following costs and expenses in addition to the total recurring expense limits as prescribed in the table above:

#Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trades, shall be charged to the scheme as per Regulation 52(6A)(a) of SEBI (Mutual Funds) Regulations, 1996 not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. With effect from April 1, 2023, to align with Indian Account Standards requirement, transactions cost incurred for the purpose of execution of trades are expensed out (viz. charged to Revenue Account instead of Capitalization (i.e. forming part of cost of investment)). Any payment towards brokerage and transaction cost, over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996; GST on investment management and advisory fees.

The expenses of the Direct Plan will be lower than that of Regular Plan of the Scheme. No commission or distribution expenses will be charged under the Direct Plan.

Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Board of Directors of Trustee Company within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

The AMC reserves the right to vary the expense ratios charged to the Scheme, at such frequencies as the AMC may decide, subject to the maximum SEBI permissible limits. The AMC would update the current expense ratios on the website at least three working days prior to the effective date of the change. This information is available on AMC's website at www.assetmanagement.hsbc.co.in.

ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEME' S RETURN:

SO 44

Impact of TER on returns of both Direct plan and Regular plan through an illustration is provided below for reference.

Description			Regular Plan	Direct Plan
Collections at Day Zero		A	100,000,000	100,000,000
Purchase Price per unit		B	10	10
Units allotted to domestic investors	A / B	C	10,000,000.00	10,000,000.00
Amount invested		D	100,000,000	100,000,000
Yield on investment		E	6%	6%
Expense ratio		F	1.65%	1.00%
AUM after one month				
AUM including Yield	(D*E))/12 +D	G	100,500,000	100,500,000

	Expenses (for one month) (INR) - approximated at average of opening and closing AUM	((A+G)/2) * F)/12	H	137,844	83,542
	AUM after one month	G-H	I	100,362,156	100,416,458
	NAV per unit	I/C	J	10.0362	10.0416
	Annualized returns (Pre Expenses) %	(G-D)/ D*100*12	K	6.00	6.00
	Annualized returns (Post Expenses) %	(I-D)/ D *100*12	L	4.35	5.00

This being a fund of funds Scheme, the investors should note that the expenses to be borne by the investor includes the recurring expenses of the Underlying scheme in which Fund of Funds Scheme makes investments subject to the maximum limits prescribed under sub-regulation 6 & 6A of Regulation 52 of the SEBI Regulations.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Company (AMC), its associate, sponsor, Board of Directors of Trustee Company or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses shall be paid out of AMC's books at actuals or not exceeding 2 bps of scheme AUM, whichever is lower. The AMC shall pay from its books only those expenses which are part of the miscellaneous expenses list provided by AMFI. Such expenses incurred by AMC shall be properly recorded and audited in the books of account of AMC at year end.

TER for last 6 months as well as scheme factsheet shall be made available - TER will be made available post launch of the scheme. TER web link XXXX

- Scheme factsheet weblink – Factsheet

Definitions

Investors are requested to refer to weblink (Definition) for detailed descriptions of the words and expressions used in this SID.

Risk factors

SO 8

Scheme specific risk factors

- Investments in the Underlying scheme will have all the risks associated with investments in gold & gold related instruments and debt markets.
- The portfolio disclosure of the Scheme will be largely limited to the investments made by the Scheme.
- This being a fund of funds Scheme, the investors should note that the expenses to be borne by the investor include the recurring expenses of the Underlying scheme in which Fund of Funds Scheme makes investments subject to the maximum limits prescribed under sub-regulation 6 & 6A of Regulation 52 of the SEBI Regulations.The subscription and redemption in FOF is also dependent on the liquidity of the underlying scheme. The illiquidity of the same may affect the performance of the FOF.
- There could be liquidity risk on account of illiquidity issues in underlying funds for example, underlying fund creating a segregated portfolio due to default in its exposures. To maintain liquidity at the feeder fund level, the AMC will invest upto 5% in Money Market instruments (including TREPS & reverse repo in government securities) and units of domestic mutual funds to provide from a liquidity perspective.
- The underlying scheme will invest in a combination of Gold and money market instruments hence, the performance of the FoF would depend upon the performance of Underlying scheme.

Risk factors associated with Underlying scheme investing in Gold and Gold related securities

- **Market risk due to volatility in gold prices:**
  The NAV of the Scheme will react to the securities and bullion market movements. The Investor may lose money over short or long periods due to fluctuation in the Scheme's NAV in response to factors affecting gold prices. The price of gold is driven by speculation and supply and demand, like most commodities. The key factors that affect the volatility of gold are geo-political uncertainties, rising crude oil prices, depreciating dollar, government policies on major export and import destinations, sales by Central Banks, fluctuating industrial demand and store of value demand, Changes in indirect taxes or any other levies etc.

- **Liquidity risks in physical markets impairing the ability of the fund to buy and sell gold :** Commodities tend to be more volatile than other instruments driven by demand and supply dynamics. This may have an impact on liquidity and may result in price risk. Liquidity risks may arise due to issues related to the supply chain which affects the availability of gold. The OTC markets for physical gold are concentrated in centres like London, New York and Zurich. However, London gold market is by far the largest global centre for over the counter (OTC) transactions. Globally, most of the countries prefer to store their gold reserves in London due to transparent market for gold driven by robust supporting infrastructure such as vaults, specialised transportation companies, insurers and customs handling firms. Mining companies, central banks, manufacturers of jewellery and industrial products, together with investors transact their business through London centre. However, in a situation of heightened geopolitical uncertainties and tariff wars, countries may intend to ship the gold back home as a defence mechanism which may adversely impact the supply of physical gold in global centres. The situation may result in higher cost of liquidity for the fund house, at the time of bulk redemptions driven by market sentiments.

  The market makers for gold ETFs also depend on the bulk gold markets centres to procure and sell the physical gold for providing two way liquidity to the fund houses. However, geopolitical uncertainty leading to supply issues in global centres, may limit their ability to support fund houses to meet the redemption by selling the underlying gold in physical markets in extreme scenarios.

  The gold ETF has to sell gold only to bullion bankers/traders who are authorized to buy gold but there is no obligation for bullion bankers/traders to be on the other side of the trade. Though there are adequate number of players (commercial or bullion bankers) to whom the gold ETF can sell gold, it may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.

  The lack of liquidity in the physical gold market may further arise due to seasonality of demand and supply. Lastly, government regulations including change in taxation or duties levied on gold may affect the demand and supply and may affect the liquidity.

- **Risks associated with handling, storing and safekeeping of physical gold:** All Physical gold procured must follow the LBMA guidelines as per prescribed SEBI guidelines. Risk arises when part or all of the gold held by the Fund could be lost, stolen or damaged and access to gold may be restricted due to natural calamities or human actions. Loss or damage as a consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power may also lead to erosion of the value of underlying gold. Loss due to aridity, humidity, exposure to light or extremes of temperature can lead to risk of value erosion of physical gold. Hence, the Custodian maintains insurance with regards to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies. The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of gold as specified under the LBMA guidelines. Since this is paramount under SEBI guidelines, the risk arises in violation of same. Safekeeping of physical gold requires appropriate vaulting space, confirming to the best global standards. The vaulting agents engaged by the custodian needs to ensure the same.

SO 10

- **Tracking Error and Tracking Difference Risk:** The scheme shall invest in Gold ETF which is exposed to tracking error and tracking difference risk. Tracking error is defined as the annualized standard deviation of the difference in the daily returns between the NAV of the Scheme and the Underlying Index. Tracking Difference is defined as the annualized difference of returns between the NAV of the Scheme and the underlying index. The Fund Manager of the underlying scheme would not be able to invest the entire corpus in physical gold due to certain factors such as the fees and expenses of the underlying Scheme, cash balance and regulatory restrictions, which may result in Tracking Error with the underlying price of gold. The underlying Scheme's returns may therefore deviate from that of the underlying gold. The Fund Manager of the underlying scheme would monitor the Tracking Error on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. There can be no assurance or guarantee that the underlying Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index. Tracking Error/ Tracking Difference may arise including but not limited to the following reasons:

- Expenditure incurred by the underlying Fund.
- Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.
- Accounting for indirect taxes including tax reclaims.

The AMC would monitor the tracking error of the underlying Scheme on an ongoing basis and would seek to minimize tracking error. Under normal market circumstances, tracking error based on past one year rolling data shall not exceed 2%. However, in case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

Risk factor associated with legal, tax and regulatory risk

The Scheme could be exposed to changes in legal, tax and regulatory regime which may adversely affect it and / or the investors. Such changes could also have retrospective effect and could lead to additional taxation imposed on the Scheme which was not contemplated either when investments were made, valued or disposed off.

Risk Factors associated with investment in ETFs:

To the extent the Scheme's assets are invested in Gold ETFs, the risks associated with the underlying Gold ETFs, will also be applicable.

The units issued under this Scheme, when predominantly invested in Gold ETFs, will derive liquidity from the underlying Gold ETF having creation / redemption process in creation unit size of predefined quantity of physical gold. When subscriptions are not adequate enough to invest in creation unit size, the Scheme may purchase units of Gold ETFs from the secondary market in stock exchange. Since the price of Gold ETF units traded on stock exchange may be different from the NAV of Gold ETF due to liquidity, the Scheme may at times purchase units which are higher in price than the value of gold represented by them or indicative NAV (iNAV) of the Gold ETF and vice versa in case of redemption.

Risk Factors associated with investments in Money Market instruments

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- The NAV of the Scheme's Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.
- The liquidity of these instruments can be adversely affected by any adverse sentiment about the issuer or deterioration in general market liquidity. This liquidity refers to the ease with which a security can be sold at or near to its valuation yield- to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.

Risk Factors associated with investments in Debt instruments

- Price-Risk or Interest Rate Risk: As with all debt securities, changes in interest rates may affect the NAV of the Scheme as the prices of securities increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV. The change in value of a security, for a given change in yield, is higher for a security with higher duration and vice versa. Hence portfolios with higher duration will have higher volatility which leads to duration risk. Government securities do carry price risk depending upon the general level of interest rates prevailing from time to time. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. In the case of floating rate instruments, an additional risk could be due to the change in the spreads of floating rate instruments

- Liquidity Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. This represents the possibility that the realised price from selling the security might be lesser than the valuation price as a result of illiquid market. If a large outflow from the Scheme is funded by selling some of the illiquid securities, the NAV could fall even if there is no change in interest rates. Illiquid securities are typically quoted at a higher yield than the liquid securities and have higher bid offer spreads. Investment in illiquid securities results in higher current yield for the portfolio. The corporate debt market is relatively illiquid vis-a-vis the government securities market. Liquidity risk is today characteristic of the Indian fixed income market. HSBC monitors liquidity risk on an ongoing basis from both assets and liability side
- Spread risk: Though the sovereign yield curve might remain constant, investments in corporate bonds are exposed to the risk of spread widening between corporate bonds and gilts. Typically, if this spread widens, the prices of the corporate bonds tend to fall and so could the NAV of the Schemes. Similar risk prevails for the investments in the floating rate bonds, where the benchmark might remain unchanged, but the spread over the benchmark might vary. In such an event, if the spread widens, the price and the NAV of the Schemes could fall.
- Credit Risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). A sovereign security carries no default risk since Government raises money to meet its capital and revenue expenditure by issuing these debt or discounted securities. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk. Because of this risk, corporate debentures are sold at a yield above those offered on Government Securities, which are sovereign obligations.
- Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. However, declining interest rates normally lead to increase in bond prices which may help cushion the impact of reinvestment risk to some extent.
- Prepayment Risk: The risk associated with the early unscheduled return of principal on a fixed-income security. The early unscheduled return of principal may result in reinvestment risk.
- Market risk: Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.

Risks associated with Segregated Portfolio

Liquidity risk - Segregated Portfolio is created to separate debt and money market instruments affected by a Credit Event from the Main Portfolio of the Scheme to ensure fair treatment to existing, entering and exiting investors of the scheme. The Fund will not permit redemption of the Segregated Portfolio units, but the units will be listed on a recognized stock exchange. The Fund is not assuring any liquidity of such units on the stock exchange which may subject investors to impact cost. Further, trading price of units on the stock exchange may be significantly lower than the prevailing NAV. Investors can continue to transact (subscribe / redeem) from the Main Portfolio.

Credit risk – While the AMC will put in sincere efforts to recover the securities in the Segregated Portfolio and distribute the same to unit holders, since such securities are affected by credit event, it is likely that such securities may not realize any value leading to losses to investors.

Risks associated with transaction in Units through Stock Exchange mechanism

In respect of transactions in Units of the Scheme routed through the BSE StAR MF platform or any other recognized stock exchange platform as intimated by the AMC, allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by BSE, or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by BSE or such other recognized exchange in this regard.

	Risk mitigation strategies The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in different types of instruments. The risk control process involves identifying & measuring the risk process involves identifying & measuring the risk through various risk measurement tools.

Risks & Description	**Risk Mitigants / Management Strategy**
Market Risk : Fluctuations in the price of gold	The fund is passively managed and fluctuations in Gold prices will not increase the tracking error.
Tracking Error Risk : The performance of the Scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period, referred to as tracking error.	The Investment Manager would monitor the tracking error of the underlying Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain optimum cash levels to minimize tracking error.
Liquidity risk: Inability to buy / sell appropriate quantity of gold	The underlying scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.
Legal / Tax / Regulatory Risk : Risk on account of changes in regulations	This risk is dependent upon a future event and will be clearly communicated to the investor. Comprehensive documentation including disclosures and disclaimers.
Event Risk : Price risk as a result of any specific event	Usage of derivatives to hedge portfolios if required, in case of predictable events.
Custody Risk: Risk of loss, damage, theft, impurity etc. of gold	In order to ensure safety, the said gold will be stored with custodian in vaults. Gold held by custodian is also insured. The custodian will insure/cover all such risks.
Valuation Risk for money market instruments : Risk on account of incorrect valuation	Valuation as per guidelines of Pricing and Valuation policy. Usage of third party valuation agent
Interest Rate Risk : Value of holdings may fall as a result of movements in interest rate	Determination of duration bands based on macro-economic analysis.
Credit Risk: inability of the issuer to make timely principal and interest payments on the security	Internal Credit assessment to determine the repayment capabilities of the issuer with a reduced reliance on external ratings

Index methodology/ Details of underlying fund in case of Fund of Funds SO 26	In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance: **Details of Benchmark** - Domestic Price of Gold. **Investment Objective -** To seek returns that, before expenses, track the performance of domestic prices of Gold subject to tracking error. The Scheme do not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved. **Investment Strategy** – The Scheme will be managed passively with an investment objective to track the performance of domestic price of Gold subject to tracking error. The Scheme will invest at least 95% of its total assets in the Gold or Gold related instruments and may hold up to 5% of its total assets in money market securities as per asset allocation table. The tracking error will be monitored actively to keep it minimum to the extent possible. **TER, AUM, Year wise performance** - Other details are not available since the underlying scheme is a new scheme.

	Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided. – Not applicable as this is a new scheme.
List of official points of acceptance:	The applications filled up and duly signed by the applicants may be submitted at the AMC Investor Service Centres(ISC) / CAMS Service Centre / Official Points of Acceptance. Please check weblink (List of Official Point of Acceptance (OPA)Collection Bankers etc.) for an updated list of the Official Points of Acceptance, collecting banker of HSBC Mutual Fund. For details on CAMS Service Centres, please visit www.camsonline.com. Additionally, website/mobile application of MFUI shall be eligible to be considered as 'official points of acceptance' for all financial and non-financial transactions in the schemes of HSBC Mutual Fund electronically. Further, all the authorized Point of Service (POS) of MFUI shall be eligible to be considered as 'official points of acceptance' for all physical financial and non-financial transactions in the schemes of HSBC Mutual Fund For further information kindly refer to the website of MFUI at http://www.mfuindia.com
Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority	Please refer to the weblink (Investor resources - Mutual Fund India | HSBC Asset Management) for updated details of pending litigations. SO 48 & 49
Investor services	Contact details for general service requests and complaint resolution: The investor can write to investor.line@mutualfunds.hsbc.co.in for any enquiries and complaints. The Fund will endeavor to resolve them promptly. Please visit our website www.assetmanagement.hsbc.co.in for more details on grievance redressal mechanism. Mr. Ankur Banthiya is currently designated as the Investor Relations Officer. His contact details are as follows: HSBC Asset Management (India) Private Limited Address Unit No. 62, 1st Floor, Parade View, Rukmani Lakshmipathi Salai, Egmore, Chennai, Tamil Nadu-600008, India Tel. : 1800-200-2434 / 1800-4190-200 E-mail: investor.line@mutualfunds.hsbc.co.in / iromf@mutualfunds.hsbc.co.in
Portfolio Disclosure	Functional website link for Portfolio Disclosure : – (Click here for Monthly Portfolio Disclosure). – (Click here for Half Yearly Portfolio Disclosure). The AMC shall disclose portfolio of the Scheme (along with ISIN and yield of the instruments) as on the last day of every half year, within 10 days of close of each half-year on its website and on the website of AMFI in a user-friendly and downloadable spreadsheet format. Kindly refer (weblink - Half Yearly Portfolio) for half yearly portfolio disclosures – Not applicable as this is a new scheme.

<table>
<tr>
<td>Detailed comparative table of the existing schemes of AMC</td>
<td>
For detailed comparative table of other FOF schemes of HSBC Mutual Fund is as under:
<table>
<tr><th>Sr. No.</th><th>Scheme Name</th><th>Scheme Category</th><th>Type of Scheme</th></tr>
<tr><td>1.</td><td>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund</td><td>Fund of Funds (Overseas)</td><td>An open ended fund of fund scheme investing in HSBC Global Investments Fund - Asia Pacific Ex Japan Equity High Dividend Fund</td></tr>
<tr><td>2.</td><td>HSBC Brazil Fund</td><td>Fund of Funds (Overseas)</td><td>An open ended fund of fund scheme investing in HSBC Global Investments Fund - Brazil Equity Fund</td></tr>
<tr><td>3.</td><td>HSBC Global Emerging Markets Fund</td><td>Fund of Funds (Overseas)</td><td>An open-ended fund of fund scheme investing in HSBC Global Investment Funds - Global Emerging Markets Equity Fund</td></tr>
<tr><td>4.</td><td>HSBC Global Equity Climate Change Fund of Fund</td><td>Fund of Funds (Overseas)</td><td>An open ended fund of fund scheme investing in HSBC Global Investment Funds – Global Equity Climate Change</td></tr>
<tr><td>5.</td><td>HSBC Aggressive Hybrid Active FOF</td><td>Hybrid FoF - Aggressive Hybrid FOF</td><td>An open ended Aggressive Hybrid Active fund of Fund scheme</td></tr>
<tr><td>6.</td><td>HSBC Multi Asset Active FOF</td><td>Hybrid FoF - Multi Asset Allocation FOF</td><td>An open ended multi asset Fund of Fund scheme investing in equity, debt, commodity based schemes (including Gold and Silver ETFs)</td></tr>
<tr><td>7.</td><td>HSBC Income Plus Arbitrage Active FOF</td><td>Income plus Arbitrage FOF</td><td>An open ended Income plus Arbitrage Active fund of Fund scheme</td></tr>
</table>
Please refer to weblink (Product Differentiation) for comparison of this fund with other existing schemes of HSBC Mutual Fund.
</td>
</tr>
<tr>
<td>Scheme performance</td>
<td>This scheme is a new scheme and does not have any performance track record.</td>
</tr>
<tr>
<td>Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report</td>
<td>
i. Half Yearly Portfolio Disclosures
The AMC shall disclose portfolio of the Scheme (along with ISIN and yield of the instruments) as on the last day of every half year, within 10 days of close of each half-year on its website and on the website of AMFI in a user-friendly and downloadable spreadsheet format.
Kindly refer (weblink - Half Yearly Portfolio) for half yearly portfolio disclosures.
ii. Half yearly Disclosures: Financial Results
</td>
</tr>
</table>

	The Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on AMC's website, containing details as specified in Twelfth Schedule of the Regulations and such other details as are necessary for the purpose of providing a true and fair view of the operations of the Fund. Kindly refer (weblink - Half yearly Results) for half yearly Financial Results. **iii. Annual Report** A Scheme wise Annual Report / abridged summary thereof shall be provided to all Unitholders as soon as may be but not later than 4 months from 31 March of each year. The abridged / full Scheme wise Annual Report shall contain such details as are required under the Regulations / Circulars issued thereafter. The Fund shall provide the Scheme wise annual report / abridged summary thereof as under: (i) By hosting the same on the websites of the AMC and AMFI; (ii) The physical copy of the scheme wise annual report / abridged summary thereof shall be made available to the investors at the registered office of the AMC. A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund. (iii) By e-mailing the same to those Unit holders' whose e-mail address is registered with the Fund. Unit holders are therefore requested to update their email address with the Fund to receive annual reports through email. The AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Further, AMC shall provide modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Kindly refer (weblink - Scheme Annual Report) for Annual report.
SO 38	**Risk-o-meter:** Based on the scheme characteristics, the Mutual Fund/AMC shall assign risk level for scheme. Any change in risk-o-meter shall be communicated by way of notice and by way of an e-mail or SMS to unitholders of the Scheme. Risk-o-meter shall be evalu ated on a monthly basis and Mutual Funds / AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 12 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Risk-o-meter in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of SEBI circulars / guidelines issued in this regard from time to time.
SO 38	**Scheme summary document:** The AMC has provided on its website a standalone scheme document called 'Scheme Summary Document' for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details,

	investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format.
Any disclosure in terms of Consolidated Checklist on Standard Observations SO 27	**Investment Strategy:** The Fund of Fund scheme will be following passive investment strategy. To achieve the investment objective, the Fund of Fund scheme will be predominately investing in units of HSBC Gold ETF. As per the Asset Allocation of the scheme it shall invest minimum 95% in units of HSBC Gold ETF and may hold up to 5% of their total assets in debt or money market securities / Funds. The Scheme will remain invested in the underlying scheme regardless of the prevailing gold price or future outlook for this asset class. Though every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. **Investment Restrictions:** All investments by the Scheme and the Mutual Fund, will always be within the investment restrictions as specified in the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time. Pursuant to the Regulations, the following investment and other restrictions are presently applicable to the Scheme: 1. The fund of funds scheme shall be subject to following restrictions: • Shall not invest in any other fund of funds scheme; • Shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the offer document of fund of funds scheme. 2. The scheme shall not invest its assets other than in HSBC Gold ETF, scheme of HSBC Mutual Fund, except as permitted under the Asset allocation pattern, as disclosed in this Scheme Information Document. 3. A mutual fund scheme shall not invest more than: a. 10% of its NAV in debt and money market securities rated AAA; or b. 8% of its NAV in debt and money market securities rated AA; or c. 6% of its NAV in debt and money market securities rated A and below; issued by a single issuer. The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Trustee Company and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long-term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities. 4. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments. 5. The Scheme shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and dividend to the Unitholders. Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

	6. Pending deployment of funds of a Scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short-term deposits of scheduled commercial banks, subject to such Guidelines as may be specified by the Board. The requirements of para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024 will be adhered to. 7. Inter scheme transfers (IST) shall not be permitted in this scheme. 8. The Scheme shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature. 9. The exposure to TREPS may exceed the limit specified above at the time of building up the portfolio of the Scheme post New Fund Offer and also pending deployment of new inflows received in the Scheme on an ongoing basis. 10. Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities: 11. The Scheme shall not make any investment in: (a) Any unlisted security of an associate or group company of the Sponsor; or (b) Any security issued by way of private placement by an associate or group company of the Sponsor; or (c) listed securities of group companies of the Sponsor which is in excess of 25% of the net assets of the Scheme of the Mutual Fund, except for investments by equity-oriented exchange traded funds and index funds, subject to such conditions as specified by SEBI from time to time. 12. No loans for any purpose shall be advanced by the Scheme. 13. The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time. 14. All investments in fixed income securities shall be undertaken in dematerialised form. 15. All the investment restrictions shall be applicable at the time of making investment. The AMC shall comply with various investment restrictions and guidelines issued by SEBI from time to time. The Board of Directors of Trustee Company may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the Unitholders. It is the responsibility of the AMC to ensure that the investments are made as per the internal/Regulatory guidelines, Scheme investment objectives and in the best interest of the Unitholders of the Scheme. The Fund may follow internal guidelines as approved by the Board of the AMC and the Trustee Company from time to time. Internal guidelines shall be subject to change and may be amended from time to time in the best interest of the Unitholders. The amendments will be approved by the Board of the AMC and the Trustee Company of the Mutual Fund. Disclosure on internal norms w.r.t. exposure limits: HSBC Holdings plc, the ultimate parent company of the AMC, is regulated by the Federal Reserve in the United States as a Financial Holding Company (“FHC”) under “The U.S. Bank Holding Company Act of 1956” (including rules and regulations), as amended from time to time (the “BHCA”). As FHC, the activities of HSBC Holdings plc and its affiliates are subject to certain restrictions imposed by the BHCA. These restrictions may limit the Scheme’s ability to purchase or hold certain investments. There can be no assurance that the regulatory requirements applicable to HSBC Group including AMC will not change, or that any such change will not have any material adverse effect on the investments or performance of the Schemes.

SO 19

SO 34	**New Fund Offer Period** The NFO for HSBC Gold ETF Fund of Fund will commence from MM/DD/YYYY and close on MM/DD/YYYY. The AMC/Trustee reserves the right to close the NFO of the Scheme before the above mentioned date. The AMC/Trustee reserves the right to extend the NFO period, subject to the condition that NFO shall be open for a minimum of 3 working days but not more than 15 days. Any such closure/extension/changes shall be announced by way of notice published in one daily newspaper and an addendum uploaded on website of the AMC. Any modification to the New Fund Offer Period shall be announced by way of an Addendum uploaded on website of the AMC.
SO 59	**Fundamental Attribute:** Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024: (i) Type of a scheme: An open-ended fund of fund scheme investing in the units of HSBC Gold ETF ii)Investment Objective • Main Objective
SO 5	The investment objective of the Scheme is to seek to provide returns that are in line with returns provided by HSBC Gold ETF. There is no assurance that the investment objective of the Scheme will be achieved. • Investment pattern – The Tentative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short-term period on defensive considerations. Please refer Asset Allocation Section in SID for more details. (iii) Terms of Issue • Liquidity provisions such as listing, repurchase, redemption – Please refer to the relevant provisions under “Scheme Specific Disclosures” available on weblink- • Aggregate fees and expenses charged to the scheme – Please refer to section on “Breakup of Annual Scheme Recurring expenses.” • Any safety net or guarantee provided – Not applicable, as the scheme does not provide any safety net or guarantee.
SO 59	In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Board of Directors of Trustee Company shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless: • SEBI has reviewed and provided its comments on the proposal. • A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and • The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load. **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY:**
SO 55	It is confirmed that: (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time. (ii) All legal requirements connected with the launching of the Scheme as also the

	guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with. (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme. (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date. (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct. (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations. (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable. (viii) The Board of Directors of Trustee Company have ensured that HSBC Gold ETF Fund of Fund, approved by them, is a new product offered by HSBC Mutual Fund and is not a minor modification of any existing scheme/fund/product. For HSBC Asset Management (India) Private Limited (Investment Manager to HSBC Mutual Fund) Sd/- Sumesh Kumar *Compliance Officer* Date : February 03, 2026 Place : Mumbai
Scheme factsheet	**Link for Factsheet:** Factsheet

Scheme Specific Disclosures (on weblink):

Portfolio rebalancing SO 23 and SO 24 SO 22 and SO 24	**Change in Investment Pattern** Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unitholders and meet the objective of the Scheme. Such changes in the investment pattern will be for short term and defensive considerations. **Portfolio re-balancing in case of short-term defensive consideration** Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. **Portfolio re-balancing in case of passive breaches** Further, as per para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period.

SO 58	Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investments may be disclosed. **For detailed disclosure, kindly refer SAI**
Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions	Nil as this is a new scheme. **For detailed disclosure, kindly refer SAI**
Investments of AMC in the Scheme	Amount of investment to be provided - Not applicable as the scheme is not yet launched. Kindly refer (weblink - Investments of AMC in the Scheme) for Investments of AMC in the Scheme. **For detailed disclosure, kindly refer SAI**
Taxation	**For details on taxation please refer to the clause on Taxation in the SAI**
Associate Transactions	**For detailed disclosure, kindly refer SAI**
Listing and transfer of units	**i) Listing:** Being an open ended Scheme under which sale and repurchase of Units will be made on continuous basis by the Mutual Fund, the Units of the Scheme are generally not proposed to be listed on any stock exchange. However, the AMC may at its sole discretion, list the Units under the Scheme on one or more stock exchanges at a later date, if deemed necessary **ii) Transfer of Units** The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form). As described below, units held in Demat mode as well as in physical form (account statement) are transferable: **Transfer of units held in Demat mode:** Such units are transferable (subject to lockin period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective DP. **Transfer of units held in physical form:** Units held in physical form are normally not certified. However, if an applicant so desires to transfer units, the AMC, upon submission of documents which will be prescribed from time to time, shall certify the units and issue a fresh statement / certificate to the extent of certified units to the investor within 5 business days of the receipt of request. If the investor intends to transfer units, it could be done to the extent of certified units mandatorily using the statement/certificate issued post certification of units. Certificate / statement issued post certifying of units must be duly discharged by the Unit holder(s) and surrendered along with the request for Transfer. AMC reserves the right to accept the request for certification of units The AMC reserves the right to reject the application for transfer, post acceptance of the same, if any of the requisite documents / declarations are unavailable or incomplete. Also, unitholders are required to surrender the certificate / statement in case they wish to carry out any other transactions (such as redemption, switch, etc.) post unit certification. A person becoming entitled to hold the Units in consequence of the death,

	insolvency, or winding up of the sole holder or the survivors of joint holders, upon producing evidence and documentation to the satisfaction of the Fund and upon executing suitable indemnities in favor of the Fund and the AMC, shall be registered as a Unit holder if the transferee is otherwise eligible to hold the Units. Where the Units of the Plan(s) are issued in demat form in the Demat account of the investor, the nomination as registered with the DP will be applicable to the Units of the Plan(s). A Nominee / legal heir approaching the Fund for Transmission of Units must have beneficiary account with a DP of CDSL or NSDL, since the Units shall be in demat mode. It may be noted that the nominee / legal heir is required to provide a copy of his / her PAN card as well as fulfill the Know Your Customer (KYC) requirements which is a pre-requisite for the transmission process.
Dematerialization of units SO 57	Option to hold Units in dematerialized (Demat) form An option is available to investors to receive allotment of mutual fund Units in their demat account while subscribing to any scheme of the Fund. Unit holders opting to hold the Units in demat form must provide their demat account details in the specified section of the application form and should furnish Bank Account details linked with their demat account. (Kindly refer the application form for Demat available on the Fund's website, www.assetmanagement.hsbc.co.in). Units will be credited to the investor's demat account after due verification and confirmation from NSDL / CDSL of the demat account details. The bank mandate registered in the demat account will be treated as the valid bank mandate for the purpose of payout by the Fund. The option to subscribe / hold Units in demat form shall be in accordance with the guidelines / procedural requirements laid down by the Depositories (NSDL / CDSL) from time to time. The option to hold Units in demat mode also includes allotment of Units made through SIP transactions in any scheme of the Fund, which offers the SIP facility. For SIP transactions, Units will be allotted as per 'Applicable NAV for Sale of Units' as mentioned under Section II. 'Units and Offer' and will be credited to the investor's demat account on a weekly basis upon realization of funds. The demat facility is currently not available in plans / options where the IDCW distribution frequency is less than 1 month. In case the Unit holder desires to hold the Units in a dematerialized / rematerialized form at a later date, the request for conversion of Units held in physical form into demat (electronic) form or vice-versa should be submitted along with a Demat / Remat Request Form to the Depository Participant. Unitholders will be required to submit all non-financial requests and redemption requests to their respective Depository Participant, for Units held in demat form. Such Units held in demat form will be transferable subject to the provisions laid down in the SID / SAI and / or KIM of the Fund and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996, as may be amended from time to time. The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then allthe investors would be refunded the amount invested without any return.)	Rs.10,00,00,000 (Rupees Ten Crores)
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	IDCW Distribution Policy The Board of Directors of Trustee Company propose to follow the below dividend distribution policy: Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared, will be paid under normal circumstances, only to those Unitholders who have opted for Income Distribution cum capital withdrawal option

	(IDCW) with specified sub- options. Further, no entry/exit load shall be charged for units allotted under Reinvestment of IDCW option. However, it must be distinctly understood that the actual declaration of IDCWs under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme, as computed in accordance with SEBI Regulations. The Board of Directors of Trustee Company reserve the right of IDCW declaration and to change the frequency, date of declaration and the decision of the Board of Directors of Trustee Company in this regard shall be final. There is no assurance or guarantee to Unit holders as to the rate of IDCW distribution nor that IDCW will be regularly paid. The IDCW that may be paid out of the net surplus of the Scheme will be paid only to those Unit holders whose names appear in the register of Unit holders on the notified record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of units held by them in demat form on the Record Date to the Registrars and Transfer Agent of the Mutual Fund. The IDCW will be at such rate as may be decided by the AMC in consultation with the Board of Directors of Trustee Company. Investors may please note that amounts distributed under Income Distributable cum capital withdrawal options and sub-options, can be made out of investors capital (Equalization Reserve), which is a part of sale price that represents realized gains. Under the Growth Option, income earned on the Scheme's corpus will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV). Unit holders who opt for this Option will not receive any IDCW in normal circumstances. Under the Income Distribution cum Capital Withdrawal Option (IDCW), it is proposed to distribute IDCWs at regular intervals, subject to availability of distributable profits, as computed in accordance with SEBI Regulations. Investors in the Scheme have the choice of opting for either payout or reinvestment of IDCW, as stated above. Subsequent to the declaration of IDCW, NAV of the Income Distribution cum Capital Withdrawal Option (IDCW) and Growth Option will be different. IDCW Distribution Procedure In accordance with Chapter 11 and para 13.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the procedure for IDCW Distribution would be as under: i. Quantum of IDCW and the record date will be fixed by the Board of Directors of Trustee Company in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus. ii. Within one calendar day of decision by the Board of Directors of Trustee Company, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. iii. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCWs. As para 11.6.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the record date shall be 2 working days from the date of public notice. iv. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Option would fall to the extent of payout and statutory levy (if applicable). v. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. vi. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.

In case of Liquid / Debt Scheme(s), the requirement of giving notice regarding the quantum and record date of the dividend in two newspapers shall not be compulsory for Scheme(s) / Plan(s)/Option(s) having frequency of dividend distribution from daily up to monthly dividend.

The IDCW proceeds may be paid by way of IDCW warrants/direct credit / Electronic Funds Transfer (EFT) / any other manner through the investor's bank account specified in the Registrar's records. The AMC, at its discretion at a later date, may choose to alter or add other modes of payment. As per para 11.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024 the AMC shall dispatch/transfer payment of the dividend proceeds within 7 working days from the record date.

If the actual amount of Payout of IDCW is less than Rs. 100/- then such dividend will be compulsorily and automatically re-invested by issuing additional units on the ex-dividend date at applicable NAV. The amount of dividend reinvested will be net of applicable taxes.

Further, AMC may use modes of dispatch such as speed post, courier etc. for payments to unitholders in addition to the registered post with acknowledgement due.

Please refer to the Statement of Additional Information (SAI) and instructions under the Key Information Memorandum cum Application form of the scheme for further details.

Allotment (Detailed procedure)

i. Allotment of Units in the scheme

For allotment of units in the scheme it shall be ensured that:

i. Application is received before the applicable cut-off time.
ii. Funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the schemes before the cut-off time.
iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the schemes.

For allotment of units in respect of switch-in to the scheme it shall be ensured that:

i. Application for switch-in is received before the applicable cut-off time.
ii. Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time.
iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the switch-in scheme.

The Mutual Fund shall calculate NAV for each business day in respect of the above scheme / plan(s).

Explanation: 'Business Day' does not include a day on which the money markets are closed or otherwise not accessible.

Further, it may be noted that:

1. Where funds are transferred / received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability.
2. In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all Systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions.

Applicable NAV for Sale of Units

Particulars	**Applicable NAV**
where the application is received upto 3:00 p.m. on a day and funds are available for utilization before the cut-off time	closing NAV of the day on which the application is received
where the application is received after 3:00 p.m.	closing NAV of the next

SO 60	<table><tr><td>on a day and funds are available for utilization on the same day</td><td>business day</td></tr></table> The Mutual Fund shall calculate NAV for each business day in respect of the Scheme/Plan. Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time, purchase / redemption price, minimum amounts for Purchase / Redemption and the Applicable NAV as applicable to Purchase and Redemption, as mentioned in above paragraph, shall be applied respectively to the 'switch-in' and 'switch-out' applications. **Note:** Repurchase / Redemptions including Switch-outs for Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange. ii. **Dispatch of account statements/unit certificates** The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month Investor those who have opted for delivery via electronic mode, e-CAS will be sent by the twelfth (12th) day from the month end and to investors who have opted for delivery via physical mode, physical CAS will be dispatched by the fifteenth (15th) day from the month end. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS will be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details will be sent to the investors by email on half yearly basis. In respect of half yearly CAS, the AMCs/MF-RTAs shall provide the data with respect to the common PANs to the depositories on or before eighth(8th) day of April and October every year. The depositories shall then consolidate and dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option will be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The default mode for dispatch of Consolidated Account Statement will be email. **For further details, refer SAI.**
Refund	If application is rejected, full amount will be refunded within 5 working days of closure of NFO. In the event of failure to refund the amounts within the specified period, HSBC AMC shall be liable to pay interest to the applicants at a rate of fifteen per cent per annum from the expiry of five working days from the date of closure of the subscription list.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile	This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile. The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted and duly authorized under their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions etc): • Adult individuals' resident in India, either singly or jointly • Minor through parent / lawful guardian

	• Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons, Bodies of individuals, Societies registered under the Societies Registration Act, 1860, mutual fund schemes (so long as the purchase of units is permitted under the respective constitutions) • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trust authorized to invest in mutual fund schemes under their trust deeds • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks (including Co-operative Banks and Regional Rural Banks) & Financial Institutions • Non-resident Indians (NRIs) / Persons of Indian Origin on full repatriation basis (subject to RBI approval, if required) or on non-repatriation basis • Foreign Portfolio Investors (FPIs) registered with SEBI on full repatriation basis (subject to RBI approval, if required) Army, Air Force, Navy and other para-military funds and eligible institutions • Scientific and Industrial Research Organizations • Provident / Pension / Gratuity and such other Funds as and when permitted to invest • International Multilateral Agencies approved by the Government of India / RBI • Other schemes of HSBC Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations • The Board of Directors of Trustee Company, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws), may subscribe to the Units under the Scheme. • Foreign investors (termed as Qualified Foreign Investors) who meet KYC requirement as per PMLA (Prevention of Money Laundering Act, 2002) and FATF (Financial Action Task Force) standards. Acceptance of subscriptions by Foreign investors will be subject to operational feasibility in accepting the same and compliance with provisions under SEBI circular no. CIR/IMD / DF/14/2011 dated August 9, 2011. • Sole Proprietorship • A Mutual Fund through its schemes, including Fund of Funds schemes.
Who cannot invest	The following persons/entities cannot invest in any schemes of the Fund: • United States Person as defined under US Law, means the laws of the US, its territories, possessions and all other areas subject to its jurisdiction. US Law shall additionally include all applicable rules and regulations, as supplemented and amended from time to time, as promulgated by any US regulatory authority, including, but not limited to, the Securities and Exchange Commission and the Commodity Futures Trading Commission. • Persons residing in Canada; • Persons residing in any Financial Action Task Force (FATF) declared non-compliant country or territory. • Overseas Corporate Bodies (OCBs), being firms and societies which are held directly / indirectly to the extent of at least 60% by NRIs and / or overseas trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons. Persons who are, subject to sanctions or residing in or have any of their addresses in countries which are subject to sanctions. Persons who are in breach of the laws and regulations relating to KYC, money laundering, terrorist financing or any other Financial Crimes. Such other persons as may be specified by AMC from time to time. **Note:** a. Investors are requested to note that if subsequently an investor's status is changed to being a United States Person or investor's folio is updated with a US/Canada address, the AMC reserves the right to redeem such investor's investments. b. Non-Resident Indian investors must provide their complete overseas address, including the Country of residence, in the application form, to avoid rejection of the application.

	c. The Board of Directors of Trustee Company and / or AMC shall be entitled to reject any application from investors and / or carry out forceful redemption of Units when it is discovered that the investor is subject to sanctions or any other financial crimes, directly or indirectly. d. The AMC and its Group companies (in India and outside India) are required to and may take any action to meet their Compliance Obligations relating to or in connection with the detection, investigation and prevention of Financial Crime and act in accordance with the laws, regulations and requests of public and regulatory authorities operating in various jurisdictions which relate to Financial Crime. The AMC may take and may instruct (or be instructed by) any of its group companies to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests. Such action may include but is not limited to (a) combining investor information with other related information in the possession of HSBC Group, (b) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming your identity and status and / or (c) share information on a confidential basis with such Group offices whether located in India or overseas in relation to prevention of Financial Crime. e. In case an investor who is a foreign national and resident in India, ceases to be resident in India, such investor will be required to redeem his / her investments prior to change in the resident status. The AMC reserves the right to redeem investments of such investors if their resident status is found to have changed to a country other than India. The redemption proceeds will be credited in Indian rupees only. Further, the AMC, its affiliates or service providers reserve the right to seek additional documents, implement controls and / or impose restrictions with respect to acceptance of investments from foreign nationals resident in India including the right to reject applications or subsequently redeem investments which are not in line with the controls deemed necessary by the AMC. f. Investors are requested to note that if subsequently an investor's status is changed to being a United States Person or investor's folio is updated with a US/Canada address, the AMC reserves the right to redeem such investor's investments. Even if the AMC, at its sole discretion, allows such categories of investors to continue with the existing investments in the Scheme (i.e. the investments made prior to such status change), the AMC/Fund shall not accept any further transactions requests (other than nonfinancial transactions and redemptions) from such investors and all existing systematic investment registrations would stand cancelled. In case of investors transferred to HSBC Mutual Fund from the erstwhile L&T Mutual Fund, who are United States Person or Persons residing in Canada, the existing investments from such investors in the Scheme (i.e. the investments made prior to such transfer) shall be allowed to be continued, however all existing systematic investment registrations would stand cancelled. The AMC/Fund shall not accept any further transactions requests (other than non-financial transactions and redemptions) from such investors." *For the purpose of this clause:* "Compliance Obligations" means obligations of the AMC to comply with: (a) laws or international guidance and internal policies or procedures, (b) any demand or request from authorities or reporting disclosure or other obligations under laws, and (c) laws requiring us to verify the identity of our customers. "Financial Crime" includes money laundering, terrorist financing bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and / or any acts or attempts to circumvent or violate any laws relating to these matters." Investors are requested to note that information will be obtained from CVL / SEBI appointed KRA (KYC Registration Agency) database and information in the AMC records will be overwritten. In the event of any discrepancy in the application on account of address or residence status, the application will be rejected, and the money will be refunded upon confirmation from CVL / KRA database. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. Subject to the SEBI Regulations, any application for Units may be accepted or rejected in the sole and absolute

	discretion of the Board of Directors of Trustee Company. The Board of Directors of Trustee Company may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Board of Directors of Trustee Company for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Presently the AMC does not intend to reissue the repurchased units. The Board of Directors of Trustee Company reserves the right to reissue the repurchased units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	i. Lien / Pledge of Mutual Fund units If in conformity with the guidelines and notifications issued by SEBI / Government of India / any other regulatory body from time to time, Units under the Plan(s) may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs), or any other body. Units held in dematerialized form: The rules of Depository will be applicable for Lien marking / Pledge of the Units of the Scheme. Units can be Lien marked / pledged by completing the requisite forms / formalities as may be required by the Depository. The AMC reserves the right to change the procedure for Lien marking / pledge of MF Units from time to time. ii. Suspension of Sale / Switch-in of Units The Mutual Fund at its sole discretion reserves the right to withdraw / suspend sale (via fresh / additional subscriptions /switch- ins/existing or fresh SIP / STP or such other special product) of the Units in the scheme temporarily or indefinitely, if in the opinion of the AMC, the general market conditions are not favourable and / or suitable investment opportunities are not available for deployment of funds. The sale or switch – in of the Units may be suspended under the following conditions: • When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme is closed otherwise than for ordinary holidays. • In the event of breakdown in the means of communication use for the valuation of investments of the Scheme, without which the value of the securities of the scheme cannot be accurately calculated. • During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unitholders of the Scheme. • When AMC is of the view that further increasing the size of the corpus of the Scheme may prove detrimental to the interest of the existing unit holders. • In case of natural calamities, strikes, riots and bandhs. • In the event of any force majeure or disaster that affects the normal functioning of the AMC, ISC or the Registrar. • If so directed by SEBI." Further, an order to purchase Units is not binding on and may be rejected by the Board of Directors of Trustee Company, the AMC or their respective agents, until it has been confirmed in writing by the AMC or its agents and payment has been received. **i)** Suspension of Redemption of units • The AMC may, subject to specific approval of the Boards of AMC and Trustee Company, impose restrictions on redemptions (including switch- out) in the scheme(s) if there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: a) Liquidity issues in the market at large. b) Market failures and / or exchange closures due to unexpected events

	relating to, but not limited to, political, economic, military, monetary or other emergencies. c) Operational issues due to exceptional circumstances like force majeure, unpredictable operational problems and technical failures. • Restriction on redemption may be imposed for a specific period of time not exceeding 10 working days in any 90 days period. • Any imposition of restrictions on redemption will be informed to SEBI. • In the event that redemption restrictions are imposed by the AMC, in addition to above requirements, the AMC will ensure the following: a) Redemption request up to Rs. 2 lakh shall not be subject to such restriction. b) For redemption request above Rs. 2 lakh, the AMC shall redeem the first Rs. 2 lakh without such restriction and the remaining part over and above Rs. 2 lakh, shall be subject to restriction, as may be imposed **ii)** Freezing / Seizure of Accounts Investors may note that under the following circumstances, the Trustee Company / AMC may at its sole discretion (and without being responsible and / or liable in any manner whatsoever) freeze/seize / do such acts to a Unit holder's account as per instructions (or deal with the same in the manner the Trustee Company / AMC is directed and / or ordered) under the Scheme:- • Under any requirement of any law or regulations for the time being in force. Under the direction and / or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and / or order.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	This is the time before which an investor's application (complete in all respects) should reach the official points of acceptance. The cut off timings for determining applicable NAVs for subscriptions / redemptions / switch-ins / switch-outs to be made at the Investor Service Centres / Designated Collection Centres (designated as 'Official Points of Acceptance' from time to time) are as per the following table:

Subscription	Redemption	Switch In	Switch Out
3.00 p.m.	3.00 p.m.	3.00 p.m.	3.00 p.m.

Where a request for redemption / switch is received after the cut-off time as mentioned above, the request will be deemed to have been received on the next Business Day.

i. Applicable NAV for Sale of Units

Particulars	Applicable NAV
where the application is received upto 3:00 p.m. on a day and funds are available for utilization before the cut-off time	closing NAV of the day on which the application is received
where the application is received after 3:00 p.m. on a day and funds are available for utilization on the same day	closing NAV of the next business day

ii. Applicable NAV for Repurchase of Units

Particulars	Applicable NAV
where the application is received upto 3.00 pm	closing NAV of the day of receipt of application
where the application is received after 3.00 pm	closing NAV of the next business day.

	The Mutual Fund shall calculate NAV for each business day in respect of the above scheme / plan(s) and their plans. Explanation: 'Business day' does not include a day on which the money markets are closed or otherwise not accessible. If the Underlying scheme declare any day as a non-business day, AMC will also declare that day as a non-business day for the Scheme. However, if this information is received by the AMC from the Underlying scheme later in the day and the relevant scheme has already accepted transactions, such transactions will be processed on the next business day. Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time, purchase / redemption price, minimum amounts for Purchase / Redemption and the Applicable NAV as applicable to Purchase and Redemption, as mentioned in above paragraph, shall be applied respectively to the 'switch-in' and 'switch-out' applications. **Note:** Repurchase / Redemptions including Switch-outs for Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange.
SO 36 Minimum balance to be maintained and consequences of non-maintenance	Not Applicable
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/ transaction to the Unit holders registered e-mail address and / or mobile number. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month. Investor those who have opted for delivery via electronic mode, e-CAS will be sent by the twelfth (12th) day from the month end and to investors who have opted for delivery via physical mode, physical CAS will be dispatched by the fifteenth (15th) day from the month end. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS will be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details will be sent to the investors by email on half yearly basis. In respect of half yearly CAS, the AMCs/MF-RTAs shall provide the data with respect to the common PANs to the depositories on or before eighth(8th) day of April and October every year. The depositories shall then consolidate and dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option will be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The default mode for dispatch of Consolidated Account Statement will be email. **For further details, refer SAI.**

Dividend/ IDCW	The dividend warrants shall be dispatched to the unitholders within 7 working days from the record date.
Redemption	As per para 14.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Fund shall dispatch/transfer the redemption / repurchase proceeds within 3 working Days, from the date of acceptance of redemption or repurchase request at any of the Investor Service Centres/Official Point of Transaction Acceptance The Fund may close Unitholder's account if the balance in the folio falls below the minimum redemption amount as mentioned above for the scheme. In such a case, entire Units available in the Unitholder's account will be redeemed at an Applicable NAV with the applicable load, if any, and the account will be closed. Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 **For NRIs / FPIs** The Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 (the "FEMA Regulations") permit a NRI to purchase on repatriation or non- repatriation basis, without limit, units of domestic mutual funds. Payment for such units must be made either by: (i) inward remittance through normal banking channels; or (ii) out of funds held in the NRE / FCNR account, or (iii) Indian Rupee drafts purchased abroad in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis. In case Indian Rupee drafts are purchased abroad or from FCNR / NRE accounts, an account debit certificate from the bank / financial entity issuing the draft confirming the debit shall also be enclosed. NRIs shall also be required to furnish such other documents as may be necessary and as desired by the AMC / Mutual Fund/Registrar, in connection with the investment in the schemes. The FEMA Regulations also permit a registered FPI to purchase, on repatriation basis, units of domestic mutual funds provided the FPI restricts allocation of its total investment between equity and debt instruments in the ratio as applicable at the time of investments. Payment by the FPI must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or non-resident rupee account maintained by the FPI with a designated branch of an authorised dealer with the approval of the RBI in terms of paragraph 2 of Schedule 2 to the FEMA Regulations. **Redemption by NRIs / FPIs** Units held by an NRI investor and FPIs may be redeemed by such investor by tendering Units to the Mutual Fund or for payment of maturity proceeds, subject to any procedures laid down by RBI from time to time. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FPIs. Provisions with respect to NRIs / FPIs stated above, is as per the AMC's understanding of the laws currently prevalent in India.
Bank Mandate SO 61	**i) Bank Account Numbers** In order to protect the interest of investors from fraudulent encashment of cheques, cheques specify the name of the Unitholder and the bank name and account number where payments are to be credited. As per the directive issued by SEBI vide its letters IIMARP/ MF / CIR/07/826/98 dated April 15, 1998, and para 14.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units.

	It is important for applicants to mention their bank name, bank account number, branch address, account type in their applications for subscription or repurchase of Units. Applications without this information shall be rejected. Where the Bank Account details provided for the purpose of Redemption/IDCW payout is different from the Bank Account which is used for Subscription, then a proof of such bank account should be enclosed along with the Subscription application. It may be noted that in case of those Unitholders who hold Units in demat form, the bank mandate available with respective DP will be treated as the valid bank mandate for the purpose of payout at the time of any corporate action. **ii) Change of Bank mandate** Updation of Bank Account in a customer's account / folio should be submitted either using the Multiple Bank Account Registration Form or the standalone Change of Bank Mandate form only. Any request for change of bank mandate details will be accepted only if the Unit Holder provides any of the following documents along with the designated Multiple Bank Account Registration / Deletion form or a standalone separate Change of Bank Mandate form: Any one of the following documents to be provided for Existing (Old) as well as New Bank account: • Cancelled original cheque leaf with first Unit Holder name and bank account number printed on the face of the cheque. OR • Copy of Bank Passbook having the name, address and account number of the account holder OR • Bank Statement (issued within 3 months for new bank, in case of old bank account the date of statement will not be applicable) Unit holders are required to submit the supporting document for old bank account as well as new bank account while submitting the request for change of bank mandate. Important: The above documents should be either in original or copy to be submitted along with original produced for verification. In case if documents for the existing bank account are not available, kindly visit HSBC / CAMS office for In Person Verification along with PAN Card Copy / Photo Identification Proof for PAN Exempt cases. All documents to be self-attested. Kindly carry originals for adding a new bank. For more details, refer to the Application Form. **iii) Multiple Bank accounts** The unit holder / investor can register multiple bank account details under its existing folio by submitting separate form available on the website of the AMC at www.assetmanagement.hsbc.co.in. Individuals/HUF can register upto 5 different bank accounts for a folio, whereas non-individuals can register upto 10 different bank accounts for a folio.
Delay in payment of redemption/ repurchase proceeds/dividend	**Delay in payment of redemption / repurchase proceeds** In the event of failure to dispatch/credit the redemption proceeds within 3 working days from the date of acceptance of redemption request, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum). **Delay in payment of IDCW proceeds** As per para 11.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall dispatch/credit payment of the IDCW proceeds within 7 working days from the record date. However, in the event of failure to dispatch/credit the IDCW proceeds within the above time, interest @ 15% per annum or such rate as may be specified by SEBI, would be paid to the Unit holders for the period of delay from the stipulated period for the dispatch/payment of IDCW payments.
Unclaimed Redemption and	In accordance with clause 14.3 of SEBI Master Circular dated, June 27, 2024, the unclaimed Redemption amount and IDCW amount shall be invested in the separate plan of HSBC Overnight Fund. Unitholders shall note that in accordance with aforesaid

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Income Distribution cum Capital Withdrawal Amount	clause of SEBI Master circular, HSBC Overnight Fund has four separate plans for the limited purpose of deploying the unclaimed redemption and dividend amounts. These plans are not available for regular investments / switches by investors. The investment objective, asset allocation pattern, investment strategy, risk factors and portfolio of these Plans are same as other existing plans of HSBC Overnight Fund. These plans will only have Growth option. Further, the Total Expense Ratio of these four plans will be capped, at 50 bps, as per extant SEBI (Mutual Funds) Regulations, 1996 and there will be no exit load charged, as required under the aforesaid circular. Investors who claim these unclaimed IDCW and redemption amounts during a period of 3 years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular. The list of names and address of unitholders in whose folios there are unclaimed amounts along with the process of claiming such unclaimed amounts are available on our website www.assetmanagement.hsbc.co.in. Further, as per SEBI circular no. SEBI/HO/IMD/IMD-SEC-3/P/CIR/2025/15 dated February 12, 2025, RTA of the AMC has launched a digital platform called "MITRA" which is designed to help investors to trace their inactive and unclaimed mutual fund folios. Please refer to the website of RTA for more details. **For further details, refer SAI.**
Disclosure w.r.t investment by minors SO 37	Process for Investments made in the name of a Minor through a Guardian. As per SEBI circular dated, May 12, 2023, Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian else the transaction is liable to get rejected. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent / legal guardian after completing all KYC formalities. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. The above-mentioned provisions are prescribed by para 17.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024 read with SEBI circular dated May 12, 2023. Existing unit holders are requested to review the Bank Account registered in the folio and ensure that the registered Bank Mandate is in favour of minor or joint with registered guardian in folio. If the registered Bank Account is not in favour of minor or not joint with registered guardian, unit holders will be required to submit the change of bank mandate, where minor is also a bank account holder (either single or joint with registered guardian), before initiation any redemption transaction in the folio, else the transaction is liable to get rejected. Unit holders are required to submit the supporting document for old bank account as well as new bank account while submitting the request for change of bank mandate. Investors are requested to note that information will be obtained from CVL / SEBI appointed KRA (KYC Registration Agency) database and information in the AMC records will be overwritten. In the event of any discrepancy in the application on account of address or residence status, the application will be rejected and the money will be refunded upon confirmation from CVL / KRA database. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. Subject to the SEBI Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Board

	of Directors Trustee Company. The Board of Directors Trustee Company may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Board of Directors Trustee Company for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application. **For further details, refer SAI.**
Requirement of Minimum Investors	The Scheme / Plan (s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme / Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2) (c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

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Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

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