

Equity Growth Fund



Equity Growth Fund

At HSBC we aim to help you make the most of your money, continually seeking to create new innovative Funds where you can diversify your savings. The Equity Growth Fund managed by HSBC Global Asset Management (Malta) Limited provides an excellent opportunity to investors to share in the potential of both international and Maltese equity markets. The base currency of the Fund is euro.

Aim

The Equity Growth Fund aims to achieve long term capital growth by predominantly investing in a diversified portfolio of local and international equities with an international focus. The Fund will invest at least 70% of its assets in long-term investments consisting of international (non-Maltese) shares, local shares and units in Collective Investment Schemes. The Fund may also invest in debt securities, money market instruments and deposits with banks. The Fund is not expected to have any particular geographical or market-sector focus though this may change according to market conditions. The Fund is actively managed by experienced Fund Managers combining HSBC's international expertise with its local knowledge of the Maltese market. The Fund is daily dealing and offers an accumulator class (income is reinvested) of shares.

What are the benefits?

- Access to the growth potential of international and local equity markets.
- Managed by an experienced Fund Manager combining HSBC's international expertise with its local knowledge of the Maltese market.
- Invests money across a wide range of investments.
- Low minimum initial investment of only €1,000.
- Easy access to your money.
- Facility to invest either a lump sum or a small amount on a regular basis.

Your questions answered

1. How can I know the value of my investment?

The unit price of the Fund is updated from Monday to Friday (excluding public holidays) and is available in the local media, by visiting www.assetmanagement.hsbc.com.mt or by calling Customer Service 2380 2380. To have an approximate idea of the gross value of your holding, simply multiply the unit price with the amount of units you hold. You will receive a statement with details of your holdings at least once annually or whenever you buy or sell units in the Fund.

2. Can I make regular payments into the Fund?

The Regular Savings Facility (or RSF) offers you the means to invest your capital by regular payments over a period of time. Through this facility you will be instructing HSBC Bank Malta p.l.c. to withdraw money on a periodic basis from an account you maintain with HSBC Bank Malta p.l.c. and to invest it in the Fund. For every RSF you need to invest a minimum of €1,080 per annum in the Fund, spread over monthly, quarterly, half-yearly or yearly installments.

Equity Growth Fund

FI-HSBC l-għan ewlieni tagħna huwa li ngħinuk tinvesti flusek bl-aħjar mod billi kontinwament naraw li nniedu Fondi ġodda fejn inti tista' tiddiversifika l-investment tiegħek. L-Equity Growth Fund amministrat mill-HSBC Global Asset Management (Malta) Limited jipprovdni opportunità eċċellenti lil investituri prospettivi biex jibbenefikaw mill-potenzjal tas-swieq tal-ishma internazzjonali kif ukoll dawk Maltin. Il-Fond huwa denominat fil-munita ewro.

Ogġettiv

L-ogġettiv tal-Equity Growth Fund huwa li jżid il-valur tal-kapital fuq tul ta' żmien billi jinvesti l-maġġor parti tal-assi tiegħu f'portafoll diversifikat ta' ishma lokali u internazzjonali bi preferenza lejn ishma internazzjonali. Il-Fond jinvesti tal-inqas 70% tal-assi tiegħu f'investimenti li jikkonsistu f'ishma internazzjonali (barra minn Malta), ishma lokali u fi skemi ta' investment kollettiv fuq medda ta' żmien twil. Il-Fond jista' jinvesti wkoll f'dejn, money market instruments u depożiti mal-banek. Mhuwiex mistenni li l-Fond ikollu xi preferenza ġeografika jew settur partikulari, iżda dan jista' jinbidel skont il-kundizzjonijiet tas-suq. Il-Fond huwa amministrat b'mod attiv minn Fund Managers tal-esperjenza li jgħaqqdu flimkien l-esperjenza u l-għarfien tas-swieq internazzjonali u lokali, bl-iskop li jintlaħaq l-ogġettiv tal-Fond. Il-Fond jinnegozja kuljum u joffri ishma f'accumulator class (id-dħul jiġi investit mill-ġdid).

X'inhuma l-benefiċċji?

- Aċċess għal potenzjal tat-tkabbir tas-swieq tal-ishma internazzjonali u dawk lokali.
- Amministrat minn Maniġer tal-Fondi b'esperjenza li jgħaqqad il-ħila internazzjonali tal-HSBC mal-għarfien tiegħu tas-suq lokali.
- Tinvesti l-flus fuq fixra wiegħsa ta' investimenti.
- Tista' tidħol fil-Fond b'investment inizjali ta' €1,000 biss.
- Flusek mhumiex marbuta u jkollok aċċess għalihom fi żmien qasir skont il-Prospett.
- Joffri faċilità li tinvesti somma waħda f'daqqa, jew ammonti żgħir fuq bażi regolari.

Twegjiba għall-mistoqsijiet tiegħek

1. Kif nista' nkun naf il-valur tal-investment tiegħi?

Il-unit price tal-Fond huwa aġġornat mit-Tnejn sal-Ġimgħa (minbarra fil-festi pubbliċi) u jista' jinstab fil-midja lokali, billi wieħed iżur is-sit www.assetmanagement.hsbc.com.mt jew iċempel is-Servizz tal-Konsumatur 2380 2380. Biex ikollok idea approssimattiva tal-valur gross tal-investment tiegħek, semplicement immultiplika l-unit price bl-ammont ta' units li għandek. Għandek tirċievi rendikont bid-dettalji tal-investimenti tiegħek tal-inqas darba fis-sena jew kull meta tixtri jew tbigħ xi units fil-Fond.

2. Nista' nagħmel pagamenti regolari fil-Fond?

Il-Faċilità ta' Tfaddil Regolari (jew FTR) toffriek il-possibbiltà li tinvesti flusek billi tagħmel pagamenti regolari tul medda ta' żmien. B'din il-faċilità tkun qed tawtorizza lill-HSBC Bank Malta p.l.c. biex perjodikament jingibdu l-flus minn kont li għandek mal-HSBC Bank Malta p.l.c. u jiġu investiti fil-Fond. Bħalissa, għal kull FTR trid tinvesti mhux inqas minn €1,080 fis-sena fil-Fond. Kull FTR tista' titqassam fuq darba fix xahar, kull tliet xhur, kull sitt xhur jew darba f'sena.

3. Can my investment be used as security when I apply for a loan from HSBC Bank Malta p.l.c.?

Yes, when you borrow from HSBC Bank Malta p.l.c. the balance of units of your investment, net of any margin, if applicable, will be considered as a tangible security by the bank. Please ensure to obtain full details from the bank official handling your loan.

4. What about charges?

The following charges are levied directly to the investor:

Initial fee	Exit fee
3.0%	Nil

- There is a one time payment of €58.23 for investors taking up a Regular Savings Facility in the Fund.
- The Fund is subject to an underlying set of charges which are accounted for in the unit price of the Fund. These include the Annual Management Charge, Depositary fee, Custody fee and the Fund Administration fee. For more information please see the relevant section in the Prospectus.

5. What is the applicable tax treatment?

Investors and prospective investors are urged to seek professional advice as regards both Maltese and any foreign tax legislation applicable to the purchase, repurchase and disposal of shares in the Fund and to any distribution made by the Fund. Tax information in respect of the Equity Growth Fund is as follows:

a. The Fund

On the basis that the Fund is currently classified as non-prescribed for Maltese income tax purposes, the Fund is exempt from Maltese income tax on any income or capital gains derived, other than on any income derived from immovable property situated in Malta.

b. Investors

- Capital gains realised by Maltese resident investors on the redemption, liquidation or cancellation of units may be subject to a 15% final withholding tax, which shall be deducted at source by the Fund. Alternatively, investors may opt to receive any capital gains without deduction of tax, in which case they would be obliged to declare same in their personal income tax return and would be subject to tax at the normal rates of tax applicable to them.
- Capital gains realised by non-Maltese resident investors are exempt from tax in Malta in terms of the relevant provisions of the Maltese Income Tax Act, subject to the satisfaction of certain conditions.

c. What is the taxation on the Fund's income from foreign securities?

Capital gains, dividends, interest and any other income from foreign securities held by the Fund may be subject to tax imposed by the country of origin concerned and such taxes will not be recoverable by the Fund or by investors under Maltese domestic tax law.

3. Nista' nuża dan l-investment bħala sigurtà għall-bank meta napplika għal xi self mill-HSBC Bank Malta p.l.c.?

Iva, meta tapplika għal self mill-HSBC Bank Malta p.l.c., il-bilanċ ta' units tal-investment tiegħek, bil-marghin imnaqqas, jekk dan ikun applikabbli, jiġi kkunsidrat bħala sigurtà għall-bank. Inti mitlub li tikseb id-dettalji kollha mingħand l-uffiċjal li jkun qed jiehu ħsieb is-self tiegħek.

4. X'inhuma l-ispejjeż?

Spejjeż meħudin direttament mingħand l-investitur:

Spiza inizjali	Spiza tal-ħruġ
3.0%	Xejn

- Hemm ħlas ta' darba ta' €58.23 għall-investituri li jagħzlu li jagħmlu Faċilità ta' Tfadil Regolari fil-Fond.
- Il-Fond huwa suġġett għal spejjeż oħra, li jkunu digà riflessi fil-prezz ta' kull unit. Dawn jinkludu il-mizata Annwali Maniġerjali, il-mizata Depożitorja, il-mizata tal-Kustodja, il-mizata tal-Amministrazzjoni tal-Fond. Għal aktar informazzjoni rreferi mal-Prospett.

5. X'inhum t-trattament tat-taxxa applikabbli?

L-investituri u l-investituri prospettivi huma mheġġa jfittxu parir professjonali rigward il-liġijiet tat-taxxa Maltin u barranin li japplikaw għax-xiri, xiri mill-ġdid u tneħħija tal-ishma fil-Fond, u għal kwalunkwe distribuzzjoni li jagħmel il-Fond. Din hija informazzjoni dwar it-taxxa fir-rigward tal-Equity Growth Fund:

a. Il-Fond

Abbażi tal-fatt li l-Fond huwa klassifikat bħala Fond mhux preskritt għal finijiet ta' taxxa fuq id-dħul f'Malta, għandu jkun eżentat mit-taxxa fuq id-dħul f'Malta fejn jidhol introjtu jew qligħ kapitali, ħlief dħul minn proprjetà immobbli li tinsab f'Malta.

b. Investituri

- Qligħ kapitali miġbur minn investituri residenti f'Malta mal-fidi, likwidazzjoni jew kancellament tal-units jista' jkun suġġett għal 15% taxxa minn ras il-għajn finali li titnaqqas mill-Fondi. Inkella, l-investituri jistgħu jagħzlu li jirċievu l-qligħ kapitali mingħajr ma titnaqqas it-taxxa u f'dak il-każ ikunu obbligati jiddikjaraw l-istess ammont fid-dikjarazzjoni tat-taxxa fuq id-dħul personali tagħhom, u jkunu suġġetti għat-taxxa bir-rati ta' taxxa normali li japplikaw għalihom.
- Qligħ kapitali miġbur minn investituri li mhumiex residenti f'Malta mhumiex suġġetti għat-taxxa f'Malta skont it-termini tal-provizjonijiet rilevanti tal-Att dwar it-Taxxa fuq id-Dħul ta' Malta, dment li jiġu osservati ċerti kundizzjonijiet.

c. X'taxxa hemm fuq id-dħul minn titoli barranin li jkollu l-Fond?

Qligħ kapitali, dividends, imgħax u kull dħul ieħor minn titoli barranin li jkollu l-Fond jistgħu jkunu suġġetti għat-taxxa imposta mill-pajjiż minn fejn ikunu nħarġu, u din it-taxxa ma tinġabarx lura mill-Fond jew mill-investituri skont il-liġi tat-taxxa nazzjonali ta' Malta.

6. What are the risk factors?

Investment in collective investment schemes should be regarded as a medium to long term investment. The Equity Growth Fund will invest both directly and indirectly through investment vehicles which provide exposure to equities. Investment in certain Funds may be exposed to particular risks including currency risk exposure, because they may be exposed to emerging markets or to non-investment grade corporate issuers.

The limitations arising from the size and illiquidity of some of the investments in which the Fund may invest, may create potential risks for investors, in that the manager may sometimes experience delays in liquidating assets in order to maintain the liquidity requirements of the Fund. When the Fund invests in other collective investment schemes and/or Exchange Traded Funds, it will be subject to the same risk factors as the underlying assets in which these schemes and Funds invest.

Before deciding on an investment, you are advised to obtain and read a copy of the Prospectus of the Fund. Copies of the Prospectus, The Key Investor Information Document, Annual and Audited Financial Statements and the Interim Report of the Fund are available, free of charge, on request from HSBC Global Asset Management (Malta) Limited, from all branches of HSBC Bank Malta p.l.c., by calling Customer Service 2380 2380 or by visiting www.assetmanagement.hsbc.com.mt

Important notes

The Fund is manufactured by HSBC Global Asset Management (Malta) Ltd, Business Banking Centre, 80, Mill Street, Qormi, QRM 3101 ('the Management Company'). The Management Company has appointed HSBC Bank Malta p.l.c. 80, Mill Street, Qormi, QRM 3101, as the Distributor of the Fund. The Management Company will provide most of its documentation in English. Investors may however communicate with the company in either English or Maltese.

If you need further information, have concerns or a complaint please contact us at HSBC Global Asset Management (Malta) Limited or HSBC Bank Malta p.l.c. 80, Mill Street, Qormi QRM 3101 or call on 2380 2380. We will investigate your query or complaint promptly and will give you a written reply as soon as possible. If your complaint is not dealt with to your satisfaction, you can forward your complaint to the Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN5130, Malta. More information is available by visiting www.financialarbiter.org.mt. Complaints with the Arbiter for Financial Services' Office should always be made in writing. Making a complaint will not prejudice your right to take legal proceedings.

Past performance of investments is not necessarily a guide to future performance and the value of investments and of the currency in which they are denominated can go down as well as up and investors may not always get back their initial investment. In particular, deduction of the initial charge means that if investors withdraw from the investment in the short-term, they may not get back the amount they invested.

6. X'inhuma r-riskji?

Investment fi skemi ta' investiment kollettiv għandu jitqies bħala investiment għal żmien medju jew fit-tul. L-Equity Growth Fund jinvesti kemm direttament kif ukoll indirettament fi prodotti li jagħtuk aċċess għall-ishma. Investimenti f'ċerti Fondi huma aktar suġġetti għal riskji partikolari li jinkludi espożizzjonijiet għar-riskju tal-munita minhabba li jistgħu jkunu esposti għal swieq li jkunu għadhom qegħdin jżviluppaw, jew investimenti maħruġa minn kumpaniji klassifikati non-investment grade.

Il-limitazzjonijiet li joħroġu mid-daqs u min-nuqqas ta' likwidità ta' wħud mill-investimenti fejn jinvesti dan il-Fond jistgħu joħolqu riskji għall-investituri għax il-manijer jista' jidm ma jbigħ l-assi tiegħu biex jaqdi l-obbligazzjonijiet li jżomm il-likwidità meħtieġa għal kull Fond. Meta l-Fond jinvesti fi skemi oħra ta' investiment kollettiv, prodotti oħra b'investimenti mħaddma jew/u Exchange Traded Funds, dan għandu l-istess riskji li jkollhom l-investimenti li jkunu investew fihom. Jekk jogħġbok irreferi għall-Prospett għal aktar dettalji fuq ir-riskji tal-Fond.

Jingħata l-parir li qabel tiddeċiedi dwar xi investiment, tikseb kopja tal-Prospett tal-Fond u taqraha. Kopji tal-Prospett, il-Key Investor Information Document, ir-Rendikonti Finanzjarji Annwali u Awditjati, u l-Interim Report tal-Fond jistgħu jinkisbu b'xejn meta ssir talba għalihom lil HSBC Global Asset Management (Malta) Limited, mill-fergħat kollha ta' HSBC Bank Malta p.l.c., billi wieħed iċempel lis-Servizz tal-Konsumatur 2380 2380, jew mis-sit www.assetmanagement.hsbc.com.mt.

Noti importanti

Il-Fond huwa manifatturat minn HSBC Global Asset Management (Malta) Ltd, Business Banking Centre, 80, Triq il-Mitħna, Hal Qormi, QRM 3101 ('il-Kumpanija'). Il-Kumpanija appuntat lill-HSBC Bank Malta p.l.c. 80, Triq il-Mitħna, Hal Qormi, QRM 3101, bħala d-Distributur tal-Fond. Il-Kumpanija se tippovdi ħafna mid-dokumentazzjoni tagħha bl-Ingliż. Madankollu, l-investituri jistgħu jikkomunikaw mal-Kumpanija bl-Ingliż jew bil-Malti.

Jekk ikollok bżonn aktar informazzjoni, tkun trid tiċċara xi punti jew ma tkunx sodisfatti, jekk jogħġbok ikkuntattja lill-HSBC Global Asset Management (Malta) Limited, 80, Triq il-Mitħna, Qormi QRM3101 jew ċempel fuq 2380 2380. Aħna ninvestigaw il-każ tiegħek mill-ewwel u nagħtuk risposta bil-miktub malajr kemm jista' jkun. Jekk ma tkunx sodisfatti bil-mod kif ħadna ħsieb l-ilment tiegħek, tista' tagħmel kuntatt mal-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji ta' Malta, Pjazza San Kalcidonju, Furjana. Tista' ssib aktar informazzjoni billi żzur is-sit www.financialarbiter.org.mt. L-ilment tiegħek lill-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji ta' Malta għandu dejjem isir bil-miktub. Meta tressaq ilment, id-dritt li tiegħu proċeduri legali ma jkunx preġudikat.

Il-passat m'għandux jitqies bħala gwida għall-futur u l-valur tal-investiment u tal-munita li fih hu denominat jista' jinżel kif ukoll jitle' u l-investitur jista' ma jieħux lura l-ammont li jkun investa fil-bidu. B'mod partikolari, dan jista' jiġri meta tiġi mnaqqsa l-ispiza inizjali, jiġifieri jekk l-investituri jiġbdu units mill-investiment fi żmien qasir jistgħu ma jieħdux lura l-ammont li jkunu investew.

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This is a non-contractual document.

Approved and issued by HSBC Global Asset Management (Malta) Ltd, Business Banking Centre, 80, Mill Street, Qormi QRM 3101, Company Reg No C20653 which is authorised to provide investment services by the Malta Financial Services Authority under the Investment Services Act. (Ref No. 112742–01/21)

L-Equity Growth Fund u l-HSBC Global Asset Management (Malta) Limited huma liċenzjati mill-Awtorità għas-Servizzi Finanzjarji ta' Malta.

Dan id-dokument ma jikkostitwix kuntratt.

Approvat u maħruġ mill-HSBC Global Asset Management (Malta) Ltd, Business Banking Centre, 80, Triq il-Mithna, Qormi QRM 3101, Kumpanija reġistrata taħt in-numru C20653 li hija awtorizzata biex tipprovdi servizzi ta' investiment mill-Awtorità għas-Servizzi Finanzjarji ta' Malta taħt l-Att dwar is-Servizzi ta' Investiment. (Ref No. 112742–01/21)