

## Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

# Maltese Assets Fund

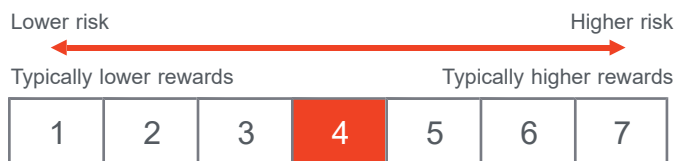
a sub-fund of HSBC Malta Funds SICAV p.l.c. (the "UCITS");  
managed by HSBC Global Asset Management (Malta) Ltd.

Class:Accum  
ISIN:MT7000018354

## Objectives and Investment Policy

- The Maltese Assets Fund aims to achieve long-term capital growth by investing in a diversified portfolio of Maltese and (to a lesser extent) international equity and debt securities.
- The Fund will invest in Transferable Securities, Collective Investments Schemes, Money Market Instruments and Deposits with banks.
- The Fund is mandated to invest in a mix of Maltese and International assets, according to market conditions and there is no restriction on the maturity and quality of such assets.
- A maximum of 15% of the total assets of the Fund may also be invested in non-Maltese assets.
- 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 both an accumulator class (income is reinvested) and an income class (income is distributed as dividends) of shares.
- The reference currency of the Fund is EUR. The reference currency of this share class is EUR.
- The Fund is actively managed and is not constrained by a benchmark.
- Income is reinvested.
- You may sell your investment on most working days.
- Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within a period of 5 years.

## Risk and Reward Profile



The risk and reward indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.

The risk and reward category shown is not guaranteed to remain unchanged and may shift over time. The lowest category does not mean a risk-free investment.

### Why is this Fund in this specific category?

This Fund is classified in category 4 because its price or simulated data has shown medium fluctuations historically.

### Material risks not fully captured by the Risk and Reward Indicator:

- **Counterparty Risk** The possibility that the counterparty to a transaction may be unwilling or unable to meet its obligations.
- **Credit Risk** A bond or money market security could lose value if the issuer's financial health deteriorates.
- **Default Risk** The issuers of certain bonds could become unwilling or unable to make payments on their bonds.
- **Derivatives Risk** Derivatives can behave unexpectedly. The pricing and volatility of many derivatives may diverge from strictly reflecting the pricing or volatility of their underlying reference(s), instrument or asset.
- **Emerging Markets Risk** Emerging markets are less established, and often more volatile, than developed markets and involve higher risks, particularly market, liquidity and currency risks.
- **Exchange Rate Risk** Changes in currency exchange rates could reduce or increase investment gains or investment losses, in some cases significantly.
- **Interest Rate Risk** When interest rates rise, bond values generally fall. This risk is generally greater the longer the maturity of a bond investment and the higher its credit quality.
- **Investment Fund Risk** Investing in other funds involves certain risks an investor would not face if investing in markets directly. Governance of underlying assets can be the responsibility of third-party managers.
- **Investment Leverage Risk** Investment Leverage occurs when the economic exposure is greater than the amount invested, such as when derivatives are used. A Fund that employs leverage may experience greater gains and/or losses due to the amplification effect from a movement in the price of the reference source.
- **Liquidity Risk** Liquidity Risk is the risk that a Fund may encounter difficulties meeting its obligations in respect of financial liabilities that are settled by delivering cash or other financial assets, thereby compromising existing or remaining investors.
- **Maltese Market Risk** The limitations arising from the size and illiquidity of the Maltese capital market, may create potential risks for Investors in that the Fund may sometimes experience delays in liquidating assets in order to maintain the liquidity requirements of that Fund. If the Fund invests predominantly in one specialist sector, country or geographic area, any decline in that sector or the economy of that country or area may significantly affect the price and value of the shares held by the Fund.
- **Operational Risk** Operational risks may subject the Fund to errors affecting transactions, valuation, accounting, and financial reporting, among other things.

## Charges

The charges you pay are used to pay the running costs of the Fund, including the marketing and distribution costs. These charges reduce the potential growth of the investment.

### One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

### Charges taken from the Fund over a year

Ongoing charge	1.45%
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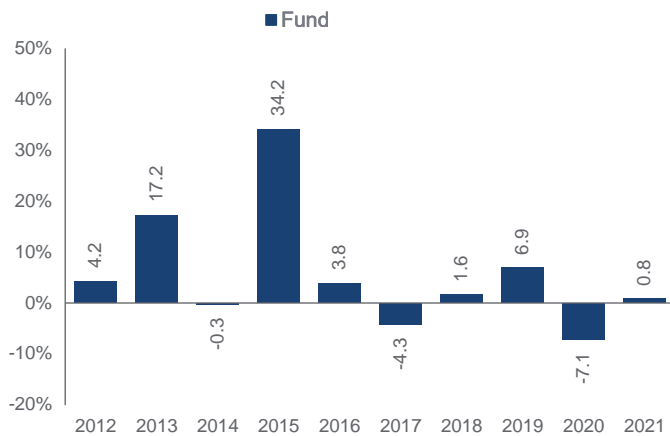
### Charges taken from the Fund under certain specific conditions

Performance fee	None
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- The entry and exit charges shown are the maximum that may be charged. In some cases you may pay less. You can obtain the actual charges from your financial adviser.
- There is a fee of €11.65 on any exchanges of shares between an accumulator and an income class within the same Fund.
- The ongoing charges figure is based on last year's expenses for the year ending 31/03/2022. Charges may vary from year to year.

Further information on Charges can be found in the "Charges and Expenses" section of the Fund's Prospectus.

## Past Performance



- Past performance is not a guide to future performance; the value of your investment and any income from it can go down as well as up.
- Performance returns are based on the net asset value with distributable income reinvested. Past performance takes account of all ongoing charges but not entry, exit or conversion charges.
- The past performance of this share class is calculated in EUR.
- The Fund was launched on 23 December 1998.

## Practical Information

### Depository Bank

Sparkasse Bank Malta plc.

### Further information

Further information about HSBC MALTA FUNDS SICAV p.l.c. (the "Company") including the Prospectus, the most recent annual and semi-annual reports of the Company, marketing material and the latest share prices, may be obtained free of charge, in English, by visiting the Company's website at: [www.assetmanagement.hsbc.com.mt](http://www.assetmanagement.hsbc.com.mt). This document describes a single share class of a sub-fund of the Company. The prospectus, annual and semi-annual reports are prepared for the entire Company.

### Share classes

It is possible to switch your shares into shares of a different share class or sub-fund within the Company. Details of how to do this are in the "How to convert between Sub-Funds / Classes" section of the Prospectus.

### Remuneration Policy

The up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are determined, is available in the "Remuneration Policy" section of the Prospectus. A paper copy can be made available free of charge from the Management Company.

### Tax

The Fund is subject to Maltese tax regulations. This may have an impact on your personal tax position.

### Management Company

HSBC Global Asset Management (Malta) Ltd. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

### Segregated liability

HSBC MALTA FUNDS SICAV p.l.c. is an open-ended collective investment scheme organised as a multi-fund public limited liability company with variable share capital with segregated liability between sub-funds under Maltese law. This means that the holdings of one sub-fund are kept separate from the holdings of the other sub-funds and your investment in the Fund cannot be used to pay the liabilities of any other sub-fund.

Investors should, however, be aware that in the event a claim is made against the Company, if the assets attributable to a Sub-Fund in respect of which the claim is made are insufficient to cover such claim, then the creditor may nonetheless be allowed by non-Maltese courts to have recourse to the assets attributable to other Sub-Funds if such non-Maltese courts refuse to apply the protection afforded to Shareholders under Maltese law.

HSBC MALTA FUNDS SICAV p.l.c. is licensed by the Malta Financial Services Authority in terms of the Investment Services Act (Chapter 370, Laws of Malta). The Company qualifies as a 'Maltese UCITS' in terms of the Investment Services Act (Marketing of UCITS) Regulations (S.L. 370.18, Laws of Malta).

This key investor information is accurate as at 17 August 2022.