

## Key Investor Information

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

## HSBC RESPONSIBLE INVESTMENT FUNDS - SRI BALANCED

SICAV Sub-fund HSBC RESPONSIBLE INVESTMENT FUNDS

AC Share ISIN code: FR0013443181

This sub-fund is managed by HSBC Global Asset Management (France).

### Objectives and investment policy

#### Description of objectives and investment policy:

- The Sub-Fund's management objective is to maximise a performance corresponding to an investment with an average exposure to equity market risk, over a recommended investment horizon of at least four years. This investment is made by selecting securities from companies or countries selected for their good environmental, social and governance (ESG) practices and their financial quality. The long-term strategic allocation is 50% comprised of equities and 50% of international bonds with a euro bias.
- The HRIF – SRI Balanced Sub-Fund is actively managed without reference to a benchmark index.
- HRIF – SRI Balanced is a profiled Sub-Fund within a multi-asset SRI range consisting of several profiles. With an average strategic allocation of 50% in equities, it is an investment with average exposure to equity market risk.
- The sources of the Sub-Fund's performance lie in: tactical allocation of asset classes; selection of securities meeting non-financial and financial criteria; active management of interest rate and credit risk; active management of foreign exchange risk and choice of investment vehicles.
- SRI selection is based on a Best in Class approach and consists of assigning an SRI score based on ESG criteria by ranking securities into quartiles within each sector. Securities ranked in the first and second quartiles are unrestricted, those in the third quartile are limited to 15%, and those in the fourth quartile are excluded. The Sub-Fund may hold up to 10% in securities not rated according to ESG criteria.
- Each ESG pillar has a score assessed according to its own criteria. For example, the discharge of CO2 emissions for pillar E, personnel management for pillar S and the level of directors' independence for pillar G.
- The investment strategy of the Sub-Fund is therefore broken down into several successive and independent steps:
  - tactical allocation between asset classes;
  - valuation and selection of securities according to non-financial criteria;

- valuation of financial criteria.

#### Key characteristics of the UCITS:

- This Sub-Fund has adhered to the AFG/FIR/Eurosif Transparency Code for SRI UCIs open to the public. This Transparency Code is available on the Management Company's website.

The Sub-Fund is invested at a minimum of 45% and a maximum of 55% of its assets in equities and other similar securities traded on French and foreign regulated markets. The Sub-Fund may invest in small, medium and large cap stocks.

The Sub-Fund is invested at a minimum of 45% and a maximum of 55% of its assets in fixed-rate bonds, marketable debt securities, inflation-indexed variable-rate bonds, securitisation vehicles and mortgage bonds, rated investment grade on purchase (rated at least BBB-/Baa3 by Standard and Poor's or equivalent, or deemed equivalent by the Management Company).

The Sub-Fund may invest up to 100% in shares or units of other UCIs or Investment Funds. The SRI strategies of UCIs or Investment Funds that may be selected by the Fund Manager (excluding UCIs/Investment Funds managed by the Management Company) may use ESG indices and/or SRI approaches that are different to and independent of the Sub-Fund.

Exposure to foreign exchange risk is permitted up to a maximum of 25% of the assets.

- The distributable income of the share AC is fully accumulated.
- Minimum recommended investment period: 4 years. This sub-fund may not be suitable for investors who plan to withdraw their investment within 4 years.
- Subscription and redemption requests are cleared every day at 12 and are executed daily on the basis of the net asset value on that date. Subscription and redemption requests received after 12 are executed daily on the basis of the net asset value following the one stated above.
- Information regarding the procedures for subscriptions and redemptions can be found in the SICAV's prospectus.

### Risk and reward profile

Lower risk Higher risk

← →

Typically lower rewards Typically higher rewards

1	2	3	4	5	6	7
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- The historical data used to calculate the synthetic indicator may not be a reliable indication of the Sub-fund's future risk profile.
- The risk category associated with this Sub-fund is not guaranteed and may change over time.
- The lowest category does not mean "risk-free".
- The sub-fund is classified in the category of 5.
- This classification corresponds to a variable combination of exposure to international equity and bond markets with a euro bias, around the strategic allocation consisting of 50% in equities and 50% in interest rates.

- The following risks, which are not taken into account in the risk indicator, may also have a downward impact on the net asset value of the fund:

- Credit risk : risk that the financial situation of the issuer of a bond or debt security deteriorates, with extreme risk that the issuer will default.
- Risk associated with derivatives : the use of derivatives may lead to replicating, increasing or reducing exposure to markets, indices, assets, etc. Therefore, the net asset value may, in some cases, change in a different way to that of the underlying markets to which the portfolio is exposed. For example, in the event of overexposure, the net asset value may magnify (upwards and downwards) the changes in the underlying market.
- The risk indicator may be affected by the swing pricing mechanism with a trigger threshold set up for this sub-fund (see the section of the prospectus on the swing pricing mechanism) insofar as it is likely to increase the volatility of the net asset value.

## Charges

The charges and fees paid are used to cover the operating costs of the sub-fund, including the costs of distributing the shares. These charges reduce the potential growth of investments.

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

Entry charges	2.00%*
Exit charges	None

\*This is the maximum that might be taken out of your money before it is invested. In certain cases, the investor may therefore pay less. Investors may obtain the actual amount of the entry and exit charges from their advisor or distributor.

### Charges taken from the fund over a year

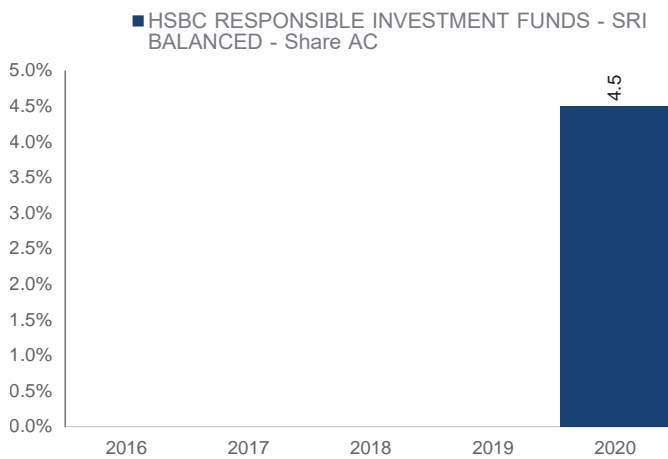
Ongoing charges	1.37%
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### Charges taken from the fund under certain specific conditions

Performance fee	None
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- The ongoing charges are based on an estimate of the total amount expected over one year. This percentage may vary from year to year.
- For more information on charges, please refer to the charges section of the prospectus for this sub-fund.
- The ongoing charges do not include: outperformance fees and intermediary charges except in the case of entry and/or exit charges paid by the sub-fund when it buys or sells units in another collective investment vehicle.

## Past performance



- Past performance is not a reliable indicator of future performance.
- Past performance is calculated in Euro with net coupons reinvested.
- All charges except entry and exit charges are taken into account in the calculation of past performance.
- The sub-fund was created on 30 September 2019.
- The share AC was created on 30 September 2019.

## Practical information

- Depository: CACEIS BANK.
- The information documents relating to the SICAV and its various share classes (KIID/prospectus/annual report/half-yearly document) are available in French free of charge upon request sent to the Management Company's client services by email: [hsbc.client.services-am@hsbc.fr](mailto:hsbc.client.services-am@hsbc.fr)
- The information documents are also available in German.
- The net asset value is available from the Management Company.
- Taxation: The AC share is an accumulation share. Depending on your tax system, any capital gains or income generated from holding sub-fund shares may be subject to taxation. We recommend that you seek advice on this matter from the SICAV's promoter.
- In particular, the sub-fund is eligible for the allowance for the duration of the holding period under common law provided for in Article 150-0D of the French General Tax Code, if the units were subscribed to before 1 January 2018.
- HSBC Global Asset Management (France) may be held liable solely on the basis of any statements contained in this document that are misleading, inaccurate or inconsistent with the relevant sections of the prospectus for the SICAV.
- The sub-fund is not open to residents of the United States of America or "US persons" (as defined in the prospectus).
- Details of the Management Company's updated remuneration policy are available on its website [www.assetmanagement.hsbc.fr](http://www.assetmanagement.hsbc.fr) or, free of charge, by requesting a copy in writing. In particular, it describes the methods used to calculate the remuneration and benefits for certain employees, the bodies responsible for allocating remuneration and the composition of the remuneration committee.

This Sub-Fund is authorised in France and regulated by the French financial markets authority, the "Autorité des Marchés Financiers" (AMF). HSBC Global Asset Management (France) is authorised in France and is regulated by the French financial markets authority, the "Autorité des Marchés Financiers" (AMF).

This key investor information is accurate as at 11 February 2021.