

Scheme Specific Disclosures

Portfolio rebalancing	<p>Change in Investment Pattern</p> <p>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.</p> <p>Portfolio re-balancing in case of short-term defensive consideration</p> <p>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.</p> <p>Portfolio re-balancing in case of passive breaches</p> <p>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. 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</p> <p>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.</p> <p>For detailed disclosure, kindly refer SAI</p>
Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions	<p>Nil as this is a new scheme.</p> <p>For detailed disclosure, kindly refer SAI</p>
Investments of AMC in the Scheme	<p>Amount of investment to be provided - Not applicable as the scheme is not yet launched.</p> <p>Kindly refer (weblink - Investments of AMC in the Scheme) for Investments of AMC in the Scheme.</p> <p>For detailed disclosure, kindly refer SAI</p>

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	<p>i) Listing:</p> <p>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</p> <p>ii) Transfer of Units</p> <p>The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form).</p> <p>As described below, units held in Demat mode as well as in physical form (account statement) are transferable:</p> <p>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.</p> <p>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.</p>
Dematerialization of units	<p>Option to hold Units in dematerialized (Demat) form</p> <p>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</p>

	<p>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.</p> <p>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.</p>
<p>Minimum Target amount</p> <p>(This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)</p>	<p>Rs.10,00,00,000 (Rupees Ten Crores)</p>
<p>Maximum Amount to be raised (if any)</p>	<p>Not Applicable</p>
<p>Dividend Policy (IDCW)</p>	<p>IDCW Distribution Policy</p> <p>The Board of Directors of Trustee Company propose to follow the below dividend distribution policy:</p> <p>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.</p> <p>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.</p> <p>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</p>

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

	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>				
<p>Allotment (Detailed procedure)</p>	<p>i. Allotment of Units in the scheme</p> <p>For allotment of units in the scheme it shall be ensured that:</p> <ol style="list-style-type: none"> 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. <p>For allotment of units in respect of switch-in to the scheme it shall be ensured that:</p> <ol style="list-style-type: none"> 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. <p>The Mutual Fund shall calculate NAV for each business day in respect of the above scheme / plan(s).</p> <p>Explanation: ‘Business Day’ does not include a day on which the money markets are closed or otherwise not accessible.</p> <p>Further, it may be noted that:</p> <ol style="list-style-type: none"> 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. <p>Applicable NAV for Sale of Units</p> <table border="1" data-bbox="597 1818 1497 1946"> <thead> <tr> <th data-bbox="597 1818 1159 1854">Particulars</th> <th data-bbox="1159 1818 1497 1854">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="597 1854 1159 1946">where the application is received upto 3:00 p.m. on a day and funds are available for utilization before the cut-off time</td> <td data-bbox="1159 1854 1497 1946">closing NAV of the day on which the application is received</td> </tr> </tbody> </table>	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
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	<p>where the application is received after 3:00 p.m. on a day and funds are available for utilization on the same day</p>	<p>closing NAV of the next business day</p>
Refund	<p>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.</p>	

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.**

<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile</p>	<p>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.</p> <p>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):</p> <ul style="list-style-type: none"> • 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
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	<ul style="list-style-type: none"> • A Mutual Fund through its schemes, including Fund of Funds schemes.
Who cannot invest	<p>The following persons/entities cannot invest in any schemes of the Fund:</p> <p>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.</p> <p>Persons residing in Canada;</p> <p>Persons residing in any Financial Action Task Force (FATF) declared non-compliant country or territory.</p> <p>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.</p> <p>Persons who are, subject to sanctions or residing in or have any of their addresses in countries which are subject to sanctions.</p> <p>Persons who are in breach of the laws and regulations relating to KYC, money laundering, terrorist financing or any other Financial Crimes.</p> <p>Such other persons as may be specified by AMC from time to time.</p> <p>Note:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</p>

	<p>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.”</p> <p><i>For the purpose of this clause:</i></p> <p>“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.</p> <p>“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.”</p> <p>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.</p>
<p>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.</p>	<p>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.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>i. Lien / Pledge of Mutual Fund units</p> <p>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.</p> <p>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.</p>

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.

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

	<p>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:-</p> <ul style="list-style-type: none"> • Under any requirement of any law or regulations for the time being in force. <p>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.</p>																				
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>This is the time before which an investor's application (complete in all respects) should reach the official points of acceptance.</p> <p>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:</p> <table border="1" data-bbox="602 789 1304 894"> <thead> <tr> <th>Subscription</th> <th>Redemption</th> <th>Switch In</th> <th>Switch Out</th> </tr> </thead> <tbody> <tr> <td>3.00 p.m.</td> <td>3.00 p.m.</td> <td>3.00 p.m.</td> <td>3.00 p.m.</td> </tr> </tbody> </table> <p>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.</p> <p>i. Applicable NAV for Sale of Units</p> <table border="1" data-bbox="602 1129 1466 1409"> <thead> <tr> <th>Particulars</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>where the application is received upto 3:00 p.m. on a day and funds are available for utilization before the cut-off time</td> <td>closing NAV of the day on which the application is received</td> </tr> <tr> <td>where the application is received after 3:00 p.m. on a day and funds are available for utilization on the same day</td> <td>closing NAV of the next business day</td> </tr> </tbody> </table> <p>ii. Applicable NAV for Repurchase of Units</p> <table border="1" data-bbox="602 1556 1455 1719"> <thead> <tr> <th>Particulars</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>where the application is received upto 3.00 pm</td> <td>closing NAV of the day of receipt of application</td> </tr> <tr> <td>where the application is received after 3.00 pm</td> <td>closing NAV of the next business day.</td> </tr> </tbody> </table> <p>The Mutual Fund shall calculate NAV for each business day in respect of the above scheme / plan(s) and their plans.</p> <p>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</p>	Subscription	Redemption	Switch In	Switch Out	3.00 p.m.	3.00 p.m.	3.00 p.m.	3.00 p.m.	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	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.
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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.																				

	<p>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.</p> <p>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.</p> <p>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.</p>
<p>Minimum balance to be maintained and consequences of non-maintenance</p>	<p>Not Applicable</p>
<p>Accounts Statements</p>	<p>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.</p> <p>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.</p> <p>The default mode for dispatch of Consolidated Account Statement will be email. For further details, refer SAI.</p>

Dividend/ IDCW	The dividend warrants shall be dispatched to the unitholders within 7 working days from the record date.
Redemption	<p>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</p> <p>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.</p> <p>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.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024</p> <p>For NRIs / FPIs</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Redemption by NRIs / FPIs</p> <p>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.</p>
Bank Mandate	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.

<p>Delay in payment of redemption/ repurchase proceeds/dividend</p>	<p>Delay in payment of redemption / repurchase proceeds</p> <p>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).</p> <p>Delay in payment of IDCW proceeds</p> <p>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.</p>
<p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p>	<p>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 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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>For further details, refer SAI.</p>
<p>Disclosure w.r.t investment by minors</p>	<p>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.</p> <p>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.</p>

	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>For further details, refer SAI.</p>
<p>Requirement of Minimum Investors</p>	<p>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.</p>