

Scheme Specific Disclosures

Portfolio rebalancing	<p>Change in Investment Pattern: The Scheme may review the above pattern of investments based on views on markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Moneys collected under any gold exchange traded fund scheme shall be invested only in gold or gold related instruments, in accordance with sub-regulation (5) of regulation 44.</p> <p>Rebalancing in case of Passive Breach: The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 7 calendar days from the date of occurrence of deviation.</p> <p>Rebalancing of deviation due to short term defensive consideration: Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, operational modalities including settlement cycle, legislative amendments and political and economic factors and any other factor which in the view of fund manager may impact investor interest. It must be clearly understood that the percentages 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 Unit holders. As per Clause 1.14.1.2 of SEBI Master Circular dated June 27, 2024, such changes in the investment pattern will be for short term and for defensive consideration only. The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation within 7 calendar days.</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>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 investment.</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>Listing: The Units under the Scheme is listed on NSE / BSE.</p> <p>Transferability of units: Pursuant to paragraph 14.4.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the Units of the Scheme can be freely transferred in demat form as may be permitted under SEBI Regulations and guidelines, as amended from time to time.</p> <p>As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p>
Dematerialization of units	<p>Units of the Scheme will be available in Dematerialized (electronic) form only.</p> <p>The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number and the beneficiary account number of the applicant with the DP.</p> <p>Units of the Scheme will be issued, traded and settled compulsorily in dematerialized form.</p> <p>Application without relevant details will be liable to be rejected.</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>	Rs. 5,00,00,000/- (Rupees Five Crore)
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	Not Applicable

Allotment procedure)

(Detailed)

i. Allotment of Units in the scheme

Funds for the entire subscription/purchase as per the application should be credited to the bank account of the schemes before the cut-off time. The funds should be available for utilization before the cut-off time.

All cases where clear funds have not been identified or received for whatsoever reasons, including technical clearing reasons, will not be considered for allotment and the amount will be refunded to the investor in due course. The AMC will not entertain any claims of allotment or compensation in such cases.

For investors who have given demat account details, the Units will be credited to demat account after due verification and confirmation from NSDL/CDSL of the demat account details.

Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. As the Stock Exchange(s) do not allow trading of fractional units, Units will be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount will be refunded to the investor.

The Units issued by the AMC shall be credited by the Registrar into the demat account provided the demat details are available in the application form. In the absence of the demat details, the subscription shall be rejected. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.

Allotment confirmation: As the units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form, the statement provided by the Depository Participant will be equivalent to the account statement.

Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.

Switch Transactions:

Application for Switch-in should be received before cut-off time as per regulation.

Funds for the entire switch-in amount should be available in the bank account of the respective switch-in schemes before the cut-off time / on or before allotment date during NFO. During NFO, switch-in value shall be equal to the minimum purchase value of the Switch-in Scheme. Switch transactions received after the scheme re-opens will be accepted, provided the minimum switch-in value is INR 25 crores. The Switch-in Units allotted by AMC shall

be credited by the Registrar into the demat account provided the demat details are available in the Switch-In request. In the absence of the demat details, the request shall be rejected.

Units will be allotted in whole figure. The face value of each unit offered under the Scheme shall be Rs. 10 and will be issued at premium/discount equivalent to the difference between allotment price and the face value of Rs. 10 and at NAV based prices during the Ongoing Offer. Each Unit is approximately equal to 0.01 gram of Gold. Refer below illustration for unit allotment:

Example of units allotted the investor (Amt in Rs):

Price of gold before GST (per KG)	A	15500000
No of units please KG	B	115000
Allotment Price	C=(A-B)	134.78
Investment Amount	D	16,000,000
Estimated Stamp Duty	E	800.00
Net Invt (Estimated)	F=(D-E)	15,999,200
Rounded Allotment Unit	G=F/C	118,703
Allotment Value	H=G*C	15,999,098.97
Stamp duty	I	799.95
Total Allotment Value + Stamp duty	J	15,999,898.92
Refund to Investor	D-J	101.08

The Mutual Fund shall calculate NAV for each business day in respect of the above scheme.

Further, it may be noted that:

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.

ii. Dispatch of account statements/unit certificates

During, NFO AMC shall send an allotment confirmation/SOA specifying the units allotted by way of email and/or SMS within 5 working days from the date of allotment of units to the Unit holders registered e-mail address and / or mobile number.

For ongoing subscription, allotment confirmation is sent by way or email and/or SMS within 5 workings of receipt of valid application to the Unit holder registered e-mail address and / or mobile number.

	<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.</p> <p>With respect to half-yearly CAS, the AMCs/MF-RTAs shall send the CAS by email for the common PANs through Depositories, MF Central on or before eighteenth(18th) day of April and October every year. To investors who have opted for delivery via physical mode or whose email ID is not registered, physical CAS is sent to the registered address on or before the twenty-first (21st) day of April and October. However, the default mode for dispatch of Consolidated Account Statement will be email. For further details, refer SAI.</p>
Refund	<p>If application is rejected, full amount will be refunded within 5 working days of closure of NFO.</p> <p>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>
<p>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile</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. 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 authorisations 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

	<ul style="list-style-type: none"> • Karta of Hindu Undivided Family (HUF) • Banks (including Co-operative Banks and Regional Rural Banks) & Financial Institutions • Non-resident Indians (NRIs) / Persons of Indian Origin on full repatriation basis (subject to RBI approval, if required) or on non-repatriation basis • Foreign Portfolio Investors (FPIs) registered with SEBI on full repatriation basis (subject to RBI approval, if required) • Army, Air Force, Navy and other para-military funds and eligible institutions • Scientific and Industrial Research Organizations • Provident / Pension / Gratuity and such other Funds as and when permitted to invest • International Multilateral Agencies approved by the Government of India / RBI • Other schemes of HSBC Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations • The Board of Directors of Trustee Company, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws), may subscribe to the Units under the Scheme. • Foreign investors (termed as Qualified Foreign Investors) who meet KYC requirement as per PMLA (Prevention of Money Laundering Act, 2002) and FATF (Financial Action Task Force) standards. Acceptance of subscriptions by Foreign investors will be subject to operational feasibility in accepting the same and compliance with provisions under SEBI circular no. CIR/IMD / DF/14/2011 dated August 9, 2011. • Sole Proprietorship • A Mutual Fund through its schemes, including Fund of Funds schemes.
Who cannot invest	<p>The following persons/entities cannot invest in any schemes of the Fund:</p> <ul style="list-style-type: none"> • United States Person as defined under US Law, means the laws of the US, its territories, possessions and all other areas subject to its jurisdiction. US Law shall additionally include all applicable rules and regulations, as supplemented and amended from time to time, as promulgated by any US regulatory authority, including, but not limited to, the Securities and Exchange Commission and the Commodity Futures Trading Commission. • Persons residing in Canada; • Persons residing in any Financial Action Task Force (FATF) declared non-compliant country or territory. • Overseas Corporate Bodies (OCBs), being firms and societies which are held directly / indirectly to the extent of at least 60% by NRIs and / or overseas trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons.

Persons who are, subject to sanctions or residing in or have any of their addresses in countries which are subject to sanctions.

Persons who are in breach of the laws and regulations relating to KYC, money laundering, terrorist financing or any other Financial Crimes.

- Such other persons as may be specified by AMC from time to time.

Note:

- 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.
- 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.
- 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.
- 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.
- 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>Investors are requested to note that if subsequently an investor’s status is changed to being a United States Person or investor’s folio is updated with a US/Canada address, the AMC reserves the right to redeem such investor’s investments. Even if the AMC, at its sole discretion, allows such categories of investors to continue with the existing investments in the Scheme (i.e. the investments made prior to such status change), the AMC/Fund shall not accept any further transactions requests (other than nonfinancial transactions and redemptions) from such investors.. 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.</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 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</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>

AMC) involved in the same.	
Restrictions, if any, on the right to Freely retain or dispose of units being offered.	<p>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> <p>ii. Suspension of Sale / Switch-in of Units</p> <p>Switch-in: Not Applicable</p> <p>The Mutual Fund at its sole discretion reserves the right to withdraw / suspend sale (via fresh / additional subscriptions /) 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.</p> <p>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.</p> <p>Suspension of Redemption of units</p> <p>The AMC may, subject to specific approval of the Boards of AMC and Trustee Company, impose restrictions on redemptions 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:</p> <p>Liquidity issues in the market at large.</p> <p>Market failures and / or exchange closures due to unexpected events relating to, but not limited to, political, economic, military, monetary or other emergencies.</p> <p>Operational issues due to exceptional circumstances like force majeure, unpredictable operational problems and technical failures.</p> <p>Restriction on redemption may be imposed for a specific period of time not exceeding 10 working days in any 90 days period.</p> <p>Any imposition of restrictions on redemption will be informed to SEBI.</p> <p>In the event that redemption restrictions are imposed by the AMC, in addition to above requirements, the AMC will ensure the</p>

	<p>following:</p> <ul style="list-style-type: none">) Redemption request up to Rs. 2 lakh shall not be subject to such restriction.) 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 <p>Freezing / Seizure of Accounts</p> <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> <p>Under any requirement of any law or regulations for the time being in force.</p> <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</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>In case of Purchase / Redemption directly with Mutual Fund (By Market Makers/Authorized Participants and Large Investors):</p> <p>Direct transaction with AMC shall be for investors only for transactions above Rs. 25 crore. The aforesaid threshold shall not be applicable for Market Makers/AP. All direct transactions in units of ETFs by Market Makers/Authorized Participants or other large investors (as mentioned above) with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio. The requirement of "cut-off" timing shall not be applicable for direct transaction with AMCs in ETFs by Market Makers/Authorized Participants and other large investors.</p> <p>For Redemption of units directly with the Mutual Fund (other than Authorized Participants/Market Makers and Large Investors):</p> <p>Investors can directly approach the AMC for redemption of units of ETF, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios:</p> <ul style="list-style-type: none"> a. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or b. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or c. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.

	<p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day. Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above-mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.</p> <p>Settlement of Purchase/Sale of Units of the Scheme on NSE/BSE: Settlement of purchase/sale of Units of the Scheme on the NSE/BSE and/or any other stock exchange will be made in accordance with the procedure as may be prescribed by the stock exchange(s) from time to time.</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 despatched 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.</p> <p>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.</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	Not Applicable
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 mandatorily be redeemed at an Applicable NAV with the applicable load, if any.</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. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p> <p>For further details, refer SAI.</p>
Bank Mandate	<p>i) Bank Account Numbers</p> <p>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.</p> <p>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.</p> <p>Where the Bank Account details provided for the purpose of Redemption/ 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.</p> <p>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</p>

	<p>treated as the valid bank mandate for the purpose of payout at the time of any corporate action.</p> <p>ii) Change of Bank mandate</p> <p>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.</p> <p>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.</p> <p>For more details, refer to the Application Form.</p> <p>iii) Multiple Bank accounts</p> <p>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>
<p>Delay in payment of redemption/ repurchase proceeds/dividend</p>	<p>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). For further details, refer SAI.</p>
<p>Unclaimed Redemption</p>	<p>In accordance with clause 14.3 of SEBI Master Circular dated, June 27, 2024, the unclaimed Redemption 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</p>

	<p>plans for the limited purpose of deploying the unclaimed redemption 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 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>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</p> <p>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>Principles of incentive structure for market makers (for ETFs)</p>	<p>As per clause 3.6.1.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, it is hereby clarified that with effect from July 1,2022, incentive to be paid to Market Makers (“MM”) shall be charged to the ETF scheme but within the maximum permissible limit of TER.</p> <p>The incentive structure shall be based on the performance of the Market Maker. Factors such as trading volumes, bid-ask spread in units of ETFs, inventory maintained, maintenance of minimum unit creation size of ETF available on both bid and ask side of trades by the MM, as may be decided by AMC and MM from time to time and such other information as may be required to formalize performance-based incentive structure or a fixed monthly compensation at the discretion of the AMC and is to be decided between the AMC and the Market Maker.</p>

