



SCHEME INFORMATION DOCUMENT
Applicable for Passively Managed schemes of Mutual Funds under MF Lite Framework

Name of Mutual Fund	Name of Asset Management Company	Name of Trustee Company
HSBC Mutual Fund 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India	HSBC Asset Management (India) Private Limited CIN – U74140MH2001PTC134220 Regd. & Corp. Office: 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India	HSBC Trustees (India) Private Limited CIN – U66190MH2024PTC416973 Regd. Office: 52/60 Mahatma Gandhi Road, Fort Mumbai 400001, India

Website: www.assetmanagement.hsbc.co.in

HSBC GOLD ETF FUND OF FUND

(An open-ended fund of fund scheme investing in the units of HSBC Gold ETF)

Category of the Scheme: FOF – Single Domestic

Scheme Code: HSBC/O/O/FOD/26/03/0042

New Fund Offer Opens on: March 19, 2026

New Fund Offer Closes on: March 25, 2026

Scheme re-opens : April 7, 2026

Offer for units of Rs. 10/- each for cash during the New Fund Offer and continuous offer for units at NAV based prices

Investment Objective	Scheme Riskometer	Benchmark Riskometer (as applicable)
<p>HSBC GOLD ETF Fund of Fund:</p> <p>The investment objective of the Scheme is to seek to provide returns that are in line with returns provided by HSBC Gold ETF.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	 <p>The risk of the scheme is High Risk</p>	<p>Domestic Price of Gold</p>  <p>The risk of the benchmark is High Risk</p>

Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Investors are advised to refer to the Statement of Additional Information (SAI) for details of HSBC Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.assetmanagement.hsbc.co.in.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund/Investor Service Centres/Website/Distributors or Brokers.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated March 14, 2026

TABLE OF CONTENTS

Page No.

HIGHLIGHTS/SUMMARY OF THE SCHEME.....	3-14
I. Benchmark.....	3
II. Plans and Options.....	3
III. Load Structure.....	3
IV. Minimum Application Amount.....	3-4
V. Minimum Additional Amount.....	4
VI. Minimum Redemption Amount.....	4
VII. Computation of NAV.....	4
VIII. Asset Allocation.....	4-6
IX. Fund Manager Details.....	6-7
X. Annual Scheme Recurring Expenses.....	7
XI. Transaction Charges and Stamp Duty.....	7
XII. Information available through weblink.....	7-8
XIII. How to Apply?.....	8
XIV. Where can applications for subscription/redemption/switches be submitted?.....	8-12
XV. Specific attribute of the scheme.....	12
XVI. Special product/facility available during the NFO and on ongoing basis.....	12-13
XVII. Segregated portfolio/side pocketing disclosure.....	14
XVIII. Stock lending.....	14
ANNEXURE 1.....	15

Sr. No.	Title	Description														
I.	Benchmark (Total Return Index)	<p>Domestic Prices of Gold.</p> <p>Justification: Since the investment would primarily be in Securities which are constituents of the benchmark index. The composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme.</p>														
II.	Plans and Options Plans / Options and sub options under the Scheme	<p>Plan(s)</p> <p>(i) Regular Plan (ii) Direct Plan</p> <p>Options:</p> <p>(i) Growth (ii) Income Distribution cum Capital Withdrawal (IDCW)</p> <p>Sub-options under IDCW:</p> <p>(i) Payout of IDCW (ii) Reinvestment of IDCW.</p> <p>The Growth Option shall be default option under the Plans of the Scheme and Reinvestment of IDCW is the default sub-option.</p> <p>The following table details the Plans/Options/Sub-options available in the Scheme and its dividend frequencies:</p> <table border="1"> <thead> <tr> <th>Plans</th> <th>Options</th> <th>Sub-Options</th> <th>Frequency of dividend declaration</th> <th>Record Date</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Regular and Direct</td> <td>Growth</td> <td>–</td> <td>–</td> <td>–</td> </tr> <tr> <td>Income Distribution cum Capital Withdrawal Option (IDCW)</td> <td>Payout of IDCW & Reinvestment of IDCW</td> <td>From time to time</td> <td>As may be decided by the Trustees[^]</td> </tr> </tbody> </table> <p>[^] If such day is a holiday, then the record date shall be the immediately succeeding Business Day.</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.</p> <p>The amount of dividend reinvested will be net of applicable taxes</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	Plans	Options	Sub-Options	Frequency of dividend declaration	Record Date	Regular and Direct	Growth	–	–	–	Income Distribution cum Capital Withdrawal Option (IDCW)	Payout of IDCW & Reinvestment of IDCW	From time to time	As may be decided by the Trustees [^]
Plans	Options	Sub-Options	Frequency of dividend declaration	Record Date												
Regular and Direct	Growth	–	–	–												
	Income Distribution cum Capital Withdrawal Option (IDCW)	Payout of IDCW & Reinvestment of IDCW	From time to time	As may be decided by the Trustees [^]												
III.	Load Structure	<p>Exit Load:</p> <p>i. In respect of each purchase / switch-in of Units, an Exit Load of 1% is payable if Units are redeemed/switched- out within 15 days from the date of allotment.</p> <p>ii. No Exit Load will be charged, if Units are redeemed/switched-out after 15 days from the date of allotment.</p> <ul style="list-style-type: none"> Withdrawal within 15 days from the date of allotment under SWP may also attract an Exit Load like any Redemption. No Exit load will be chargeable in case of switches made between different plans and options within the Scheme. No Exit load will be chargeable in case of Units allotted on account of IDCW reinvestments, if any. Exit load is not applicable for Segregated Portfolio. <p>The exit load set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively.</p>														
IV.	Minimum Application Amount / switch in	<p>During NFO: Minimum of Rs. 5,000/- and in multiples of Re. 1/- thereafter.</p> <p>On continuous basis: Lumpsum Purchase: Rs. 5,000/- and in multiples of Rs. 1 thereafter</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty, if any.</p>														

Sr. No.	Title	Description																		
		<p>For Systematic Investment Plan (SIP):</p> <table border="1"> <thead> <tr> <th>Frequency</th> <th>Minimum Instalment Amount#</th> <th>Dates</th> <th>Minimum number of Instalments#</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>Rs. 500/-</td> <td>Monday to Friday*</td> <td rowspan="3">Minimum 6 instalments subject to aggregate of Rs. 6,000/-</td> </tr> <tr> <td>Weekly</td> <td>Rs. 500/-</td> <td>Any Day from Monday to Friday</td> </tr> <tr> <td>Monthly</td> <td>Rs. 1,000/-</td> <td>Any Date of the month</td> </tr> <tr> <td>Quarterly</td> <td>Rs. 1,500/-</td> <td>Any Date of the month</td> <td>Minimum 4 instalments subject to aggregate of Rs. 6,000/-</td> </tr> </tbody> </table> <p>#in multiples of Re. 1/- thereafter.</p> <p>*Daily SIP will be processed from Monday to Friday. In case of a non-business day falling between Monday to Friday (both days inclusive) then the daily SIP instalment for that day will not be processed on the next business day.</p> <p>The minimum redemption amount wherever specified in the SID of the Fund will not be applicable for investment made in schemes of the Fund in compliance with Clause 6.10 of SEBI Master circular for Mutual Funds dated June 27, 2024 read with SEBI circular dated March 21, 2025.</p> <p>The AMC reserves the right to change the minimum application/purchase amount under the scheme from time to time.</p>	Frequency	Minimum Instalment Amount#	Dates	Minimum number of Instalments#	Daily	Rs. 500/-	Monday to Friday*	Minimum 6 instalments subject to aggregate of Rs. 6,000/-	Weekly	Rs. 500/-	Any Day from Monday to Friday	Monthly	Rs. 1,000/-	Any Date of the month	Quarterly	Rs. 1,500/-	Any Date of the month	Minimum 4 instalments subject to aggregate of Rs. 6,000/-
Frequency	Minimum Instalment Amount#	Dates	Minimum number of Instalments#																	
Daily	Rs. 500/-	Monday to Friday*	Minimum 6 instalments subject to aggregate of Rs. 6,000/-																	
Weekly	Rs. 500/-	Any Day from Monday to Friday																		
Monthly	Rs. 1,000/-	Any Date of the month																		
Quarterly	Rs. 1,500/-	Any Date of the month	Minimum 4 instalments subject to aggregate of Rs. 6,000/-																	
V.	Minimum Additional Purchase Amount	<p>On continuous basis: Rs 1,000/- per application and in multiples of Re. 1/- thereafter.</p> <p>The AMC reserves the right to change the minimum additional amount under the scheme from time to time.</p>																		
VI.	Minimum Redemption / switch out amount	<p>Rs. 500/- and in multiples of Re. 1/- thereafter or 50 Units in multiples of 0.01 units thereafter.</p> <p>The AMC reserves the right to change the minimum amount for Redemption / Switches under the Scheme from time to time.</p>																		
VII.	Computation of NAV	<p>The NAV of Units under the Scheme shall be calculated as shown below:</p> $\text{NAV} = \frac{\text{Market or Fair Value of Scheme's investments (+)} - \text{Current Assets (-) Current Liabilities and Provisions}}{\text{No. of Units outstanding under the Scheme}}$ <p>The NAV of the Scheme will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be disclosed up to 4 decimal places. The valuation of the Scheme' assets and calculation of the Scheme' NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.</p> <p>The AMC shall declare a separate NAV for the Direct Plan. The NAV of the Segregated Portfolio shall be declared on daily basis.</p> <p>For detailed disclosure, please refer to the weblink</p>																		
VIII.	Asset Allocation.	<p>Under normal circumstances, it is anticipated that the asset allocation of the Scheme will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Units of HSBC Gold ETF</td> <td>95%</td> <td>100%</td> </tr> <tr> <td>Cash & cash equivalent, Debt securities and Money market instruments including Tri Party REPO, and/or units of debt/liquid schemes</td> <td>0%</td> <td>5%</td> </tr> </tbody> </table> <p>The cumulative gross exposure through all permissible investments viz. units of HSBC Gold ETF and debt securities and money market instruments including Tri Party REPO, repo transactions, and/or units of debt/liquid schemes shall not exceed 100% of the net assets of the scheme.</p>	Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Units of HSBC Gold ETF	95%	100%	Cash & cash equivalent, Debt securities and Money market instruments including Tri Party REPO, and/or units of debt/liquid schemes	0%	5%							
Instruments	Indicative allocations (% of total assets)																			
	Minimum	Maximum																		
Units of HSBC Gold ETF	95%	100%																		
Cash & cash equivalent, Debt securities and Money market instruments including Tri Party REPO, and/or units of debt/liquid schemes	0%	5%																		

Pending deployment of funds of the Scheme, in securities in terms of the investment objective, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide Clause 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

Money Market instruments include commercial papers, commercial bills, Tri- party repos, treasury bills, Government securities having residual maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

The scheme shall not invest in the following:

- Unlisted debt instrument
- Bespoke or complex debt products
- Securities with special features
- Short selling
- Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments).
- Derivatives
- Securitized Debt
- Debt Instruments with special features (AT1 and AT2 Bonds)
- Debt Instruments with SO / CE
- Stock lending
- Overseas Investments
- InVITs
- REITs
- Repo/ reverse repo transactions in corporate debt securities
- Credit Default Swap transactions
- Inter scheme transactions

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl no.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024
1	Securitized Debt including Pass Through Certificates (PTC)	0%	Clause 12.15
2	Equity Derivatives for non- hedging purposes	0%	Clause 12.25
3	ADRs/GDRs/Foreign/ Overseas Securities	0%	Clause 12.19
4	Securities lending	0%	Clause 12.11
5	Short selling	0%	Clause 12.15
6	Units issued by InVITs	0%	Clause 12.21
7	Debt and Money Market Instruments including units of debt oriented mutual fund schemes	Upto 5%	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
	Tri-Party Repos		-
8	Underlying Units of HSBC Gold ETF	Up to 100%	-
9	AT1 and AT2 Bonds (Debt instruments with special features)	0%	Clause 12.2
10	Debt securities having structured obligations i.e. SO/ CE Rating	0%	Clause 12.3

		<table border="1"> <tr> <td>11</td> <td>Credit Default Swaps (CDS)</td> <td>0%</td> <td>Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time</td> </tr> <tr> <td>12</td> <td>Repo/Reverse repo transactions in corporate debt</td> <td>0%</td> <td>Clause 12.18</td> </tr> <tr> <td>13</td> <td>Unrated debt instruments</td> <td>0%</td> <td>-</td> </tr> <tr> <td>14</td> <td>Equity and Equity related instruments</td> <td>0%</td> <td>-</td> </tr> </table> <p>The Asset Allocation portion shall also include subscription and redemption cash flow which may be undeployed due to various reasons (rebalancing or balances for running cost of the scheme, residual amount due to execution on rounding off etc).</p> <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.</p> <p>AMC shall invest in securities (debt and money market instruments) that fall within the definition of liquid assets for the purpose of ensuring liquidity.</p> <p>Timelines for deployment of funds collected in NFO – In line with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, funds collected in new fund offer shall be deployed as per following manner:</p> <ol style="list-style-type: none"> 1. The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. 2. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. 3. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available. 4. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall: (i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID. (ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme. (iii) inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication. (iv) report deviation, if any, to Trustees at each of the above stages. <p>Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of HSBC Mutual Fund and/or any other mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996. The AMC shall not charge any investment management fees with respect to such investment.</p> <p>At times the corpus of the scheme or subscriptions received on an ongoing basis may not be adequate for subscribing to one creation unit size as defined by the underlying scheme, then in such cases the allocation to Debt securities and money market instruments may be higher than indicated above.</p> <p>For more details on Portfolio rebalancing refer annexure 2- Scheme Specific Disclosures.</p>	11	Credit Default Swaps (CDS)	0%	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time	12	Repo/Reverse repo transactions in corporate debt	0%	Clause 12.18	13	Unrated debt instruments	0%	-	14	Equity and Equity related instruments	0%	-
11	Credit Default Swaps (CDS)	0%	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time															
12	Repo/Reverse repo transactions in corporate debt	0%	Clause 12.18															
13	Unrated debt instruments	0%	-															
14	Equity and Equity related instruments	0%	-															
IX.	Fund manager details	Name: Dipan S. Parikh Managing since: NA, since this is a new scheme Total experience (in years): 29 years																

Sr. No.	Title	Description			
		Name of Fund Manager	Age (Years)	Educational Qualifications	Years of Experience with description
		Dipan S. Parikh	52	Bachelor of Commerce	Over 29 years of experience of Dealing in Equity markets. HSBC Asset Management (India) Private Limited, Senior Vice President, Dealing from September 2006 to present; Karvy Stock Broking Private Limited, Institutional Dealer from July 2001 to September 2006
		Other Scheme(s) managed by the Fund Manager:			
		Name of the Scheme(s)		Fund Manager	
		HSBC Multi Asset Allocation Fund		Cheenu Gupta (Domestic Equity), Mahesh Chhabria & Mohd. Asif Rizwi (Fixed Income), Dipan Parikh (Gold / Silver ETFs) and Mayank Chaturvedi (Overseas Investment)	
X.	Annual Scheme Recurring Expenses	<p>Mention only the actual TER % applicable- The AMC has estimated that as per the Regulation 52(6)(a)(i), the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.</p> <p>Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme(s) shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings stated above.</p> <p>For detailed disclosure, kindly refer SAI</p>			
XI	Transaction charges and stamp duty	<p>Transaction Charges:</p> <p>SEBI vide its circular dated August 8, 2025 has done away with transaction charges payable to distributors.</p> <p>Stamp Duty:</p> <p>Pursuant to Notification No. S. O. 1226 (E) and G.S.R 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value shall be levied on applicable mutual fund transactions. Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%. The rate and levy of stamp duty may vary as amended from time to time.</p> <p>For detailed disclosure, kindly refer SAI.</p>			
XII.	Information available through weblink	<p>Investors can refer the link Annexure 2 for below mentioned points:</p> <ul style="list-style-type: none"> • Liquidity/listing details- Weblink • NAV disclosure- Weblink • Applicable timelines for dispatch of redemption proceeds etc- Weblink • Breakup of Annual Scheme Recurring expenses- Weblink • Definitions- Weblink • Applicable risk factors- Weblink • Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/underlying fund in case of fund of funds- Weblink • List of official points of acceptance- Weblink • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations- Weblink • Investor services- Weblink • Portfolio Disclosure- Monthly Weblink; Half Yearly Weblink • Detailed comparative table of the existing schemes of AMC- Weblink • Scheme performance- Weblink • Periodic Disclosures- Weblink • Any disclosure in terms of Consolidated Checklist on Standard Observations- Weblink • Scheme specific disclosures (as per the prescribed format)- Weblink • Scheme Factsheet- Weblink 			

Sr. No.	Title	Description
XIII.	How to Apply	<p>Investor can apply for HSBC Mutual Fund scheme in physical form or Demat form. For Investors, who wish to opt for holding Units in Demat mode, the applicants under the scheme (including a transferee) will be required to have a beneficiary account with a Depository Participant (DP) of NSDL / CDSL. Investor can also chose to invest through the Fund's i.e., https://invest.assetmanagement.hsbc.co.in, or the 'Invest Xpress' mobile application or the website of the Fund's Registrar & Transfer Agent (CAMS), i.e. www.camsonline.com.</p> <p>Please check weblink (List of Official Point of Acceptance (OPA), Collection Bankers etc.) for an updated list of the Official Points of Acceptance, collecting banker of HSBC Mutual Fund. For details on CAMS Service Centres, please visit www.camsonline.com.</p> <p>For detailed disclosure, kindly refer SAI</p>
XIV.	Where can applications for subscription/ redemption / switches be submitted	<p>1. Availability of Application Form</p> <p>For Investors, who wish to opt for holding Units in demat mode, the applicants under the scheme (including a transferee) will be required to have a beneficiary account with a DP of NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and its beneficiary owner account number (BO ID) with DP. In the absence of the information (including incomplete/ incorrect information) in respect of DP ID/BO ID, the application will be processed with statement option as 'physical'.</p> <p>Investors subscribing under Direct Plan of a Scheme are required to indicate "Direct Plan" against the Scheme name in the application form e.g. "HSBC Gold ETF FOF - Direct Plan". Investors are also required to indicate "Direct" in the ARN column of the application form. However, in case Distributor Code is mentioned in the application form but "Direct Plan" is indicated against the Scheme name, the Distributor Code will be ignored and the application will be processed under Direct Plan. Further, new investors who are not KYC compliant are requested to use the Common KYC Application form available on the website of the Fund and complete the KYC process including In- Person Verification (IPV), through any SEBI registered intermediary like Mutual Funds, Portfolio Managers, Depository Participants, Venture Capital Funds etc. The Investors can also complete online KYC (eKYC) through our Invest Online section on our website (https://invest.assetmanagement.hsbc.co.in).</p> <p>Subscription of Units through Online platform:</p> <p>The Fund allows its investors to invest in any scheme of HSBC Mutual Fund through its website https://invest.assetmanagement.hsbc.co.in and mobile application 'Invest Xpress' The Fund will also allow existing investors to transact through the website of the Fund's Registrar & Transfer Agent (CAMS), i.e. www.camsonline.com</p> <p>2. Link for the list of official points of acceptance, collecting banker details etc.</p> <p>The applications filled up and duly signed by the applicants may be submitted at the AMC Investor Service Centres (ISC)/CAMS Service Centre/Official Points of Acceptance.</p> <p>Please check weblink (List of Official Point of Acceptance (OPA), Collection Bankers etc.) for an updated list of the Official Points of Acceptance, collecting banker of HSBC Mutual Fund. For details on CAMS Service Centres, please visit www.camsonline.com.</p>

Sr. No.	Title	Description
		<p>Additionally, website / mobile application of MFUI shall be eligible to be considered as ‘official points of acceptance’ for all financial and non-financial transactions in the schemes of HSBC Mutual Fund electronically. Further, all the authorized Point of Service (POS) of MFUI shall be eligible to be considered as ‘official points of acceptance’ for all physical financial and non-financial transactions in the schemes of HSBC Mutual Fund. For further information kindly refer to the website of MFUI at http://www.mfuindia.com. Investors can also execute financial and non-financial transactions pertaining to Schemes of the Fund electronically on the MF Central portal i.e. https://www.mfcentral.com / as and when such facility is made available by MF Central. However, the Fund will not be liable for any failure to act upon electronic instructions or to provide any facility for any cause that is beyond the control of the Fund.</p> <p>3. Transactions through Facsimile or Electronic Mode</p> <p>The AMC, Mutual Fund, Registrar (collectively, the “Recipient”) may, at its sole discretion, accept certain transactions submitted via facsimile or through any electronic means, including but not limited to fax and email (referred as “Electronic Transactions”). Such acceptance shall be subject to the investor compliance with the terms and conditions prescribed by the AMC from time to time and shall be permitted only to the extent by the SEBI or AMFI or other regulatory authorities.</p> <p>The acceptance of Electronic Transactions shall be entirely at the risk of the sender (“Transmitter”), and the Recipient shall not be liable for any loss or damage, whether direct or indirect, suffered by the Transmitter due to the submission or attempted submission of such transactions, including instances where a transaction is not processed due to non- receipt by the Recipient. The Transmitter acknowledges that Electronic Transactions are not a secure mode of communication and involve inherent risks, including inaccuracies, transmission failures, distortions, illegibility, delays, or unauthorized alterations. The Transmitter further acknowledges that any request to the Recipient to act upon an Electronic Transaction is made solely for the Transmitter’s convenience, and the Recipient is not obligated to process such transactions. The Transmitter expressly authorizes the Recipient to accept and act upon any Electronic Transaction that the Recipient, in good faith, believes to have been submitted by the Transmitter, and such transactions shall be deemed as if executed under the Transmitter’s original signature.</p> <p>For Electronic Transactions submitted via email by non-individual Transmitter (“Client”), the Recipient shall obtain from the Client a certified copy of its board resolution or an authority letter on official letterhead, expressly authorizing designated officials or employees to execute Electronic Transactions on its behalf.</p> <p>The Transmitter acknowledges and agrees that the Recipient may implement security procedures to verify Electronic Transactions, which may include but are not limited to signature verification, telephone callbacks, or a combination thereof. The Transmitter consents to the recording of such callbacks and agrees to cooperate with the Recipient to verify transaction requests. A transaction shall be deemed valid only upon appropriate time-stamping in accordance with SEBI regulations and the applicable scheme terms.</p> <p>In consideration of the Recipient accepting and acting upon Electronic Transactions at its sole discretion (including the right to modify, extend, or discontinue such facilities at any time), the Transmitter agrees to indemnify and hold harmless the AMC, its directors, employees, agents, representatives, the Mutual Fund, and the Trustees (collectively, the “Indemnified Parties”) from and against any and all claims, demands, liabilities, losses, damages, costs (including but not limited to interest and legal fees), and expenses of any nature, whether actual or contingent, arising directly or indirectly in connection with the Indemnified Parties accepting and acting in good faith upon such Electronic Transactions. This indemnity shall apply even in cases where the transaction request was not genuinely submitted by the Transmitter but was reasonably believed by the Recipient to have been so submitted.</p> <p>The AMC reserves the right to discontinue the acceptance of Electronic Transactions at any time without prior notice. Applications that are incomplete in any respect shall be liable for rejection.</p> <p>Terms and Condition for Transacting via Fax or Electronic Mail by Non- Individual Client(s)</p>

Sr. No.	Title	Description
		<ol style="list-style-type: none"> 1. The Electronic Transactions submitted shall be accepted at the sole discretion of the Recipient and shall be subject to compliance with these terms, as modified from time to time. 2. The Client acknowledges that Electronic Transactions are not a secure mode of communication and may be subject to risks, including but not limited to: <ol style="list-style-type: none"> a. Transmission failures, inaccuracies, or errors; b. Illegibility, distortion, or lack of clarity; c. Unauthorized alterations, delays, or security breaches. 3. The Client further acknowledges that any request to the Recipient to process an Electronic Transaction is made solely for the Transmitter's convenience, and the Recipient shall not be obligated to act upon such requests. 4. The Client expressly authorizes the Recipient to accept and act upon any Electronic Transaction that the Recipient, in good faith, believes to have been submitted by the Transmitter. Such transactions shall be deemed as if they were submitted under the Client's original signature. 5. The Recipient may adopt security measures to verify Electronic Transactions, including but not limited to: <ol style="list-style-type: none"> a. Signature verification; b. Confirmation via email or telephone callback (which may be recorded); c. Any other method deemed necessary by the Recipient. 6. A transaction shall be considered valid only upon appropriate time-stamping in accordance with SEBI regulations and the applicable scheme terms. 7. Client submitting Electronic Transactions via email must provide the Recipient with a certified copy of a board resolution or an authority letter on official letterhead, expressly authorizing designated officials or employees to transact on the Client's behalf. Such board resolution or authority letter must explicitly include: <ol style="list-style-type: none"> a. A list of authorized officials, along with their designations and official email addresses, duly signed by official or an employee authorized vide board resolution. b. An undertaking that any financial transaction instructions sent via email by these authorized officials shall be binding on the Client as if executed under a duly signed written agreement. 8. Additionally, the Recipient may accept a scanned copy of a duly signed transaction form or request letter bearing the wet signature of the Client's authorized signatories, provided that: <ol style="list-style-type: none"> a. The email is copied (CC'd) to the registered email ID of the Client's authorized official / signatory. b. The sender's email address originates from the Client's official domain. 9. In consideration of the Recipient accepting and acting upon Electronic Transactions at its sole discretion (including the right to modify, extend, or discontinue such facilities at any time), the Client agrees to indemnify and hold harmless the AMC, its directors, employees, agents, representatives, the Mutual Fund, and the Trustees (collectively, the "Indemnified Parties") from and against any and all claims, demands, liabilities, losses, damages, costs (including but not limited to interest and legal fees), and expenses of any nature, whether actual or contingent, arising directly or indirectly from: <ol style="list-style-type: none"> a. The Indemnified Parties accepting and acting in good faith upon such Electronic Transactions; b. Any unauthorized or fraudulent transaction purportedly received from the Client. 10. The Client acknowledges that the time of receipt of an Electronic Transaction by the Recipient shall be final for the applicability of the Net Asset Value (NAV). 11. The Recipient shall maintain records of Electronic Transactions in compliance with applicable laws.

Sr. No.	Title	Description
		<p>12. The Client availing the facility for submitting financial transactions via email shall retain records of such transactions for at least eight (8) years from the date of the transaction, or as required under applicable regulations.</p> <p>13. In the event of any change in the Client's authorized signatories, it shall be the Client's sole responsibility to notify the Recipient in a timely manner.</p> <p>14. Any change in the Client's registered email ID or contact details shall be accepted only from designated officials authorized to notify such changes via a board resolution or authority letter. Such a change request must be submitted through a physical request letter or a scanned copy thereof bearing the wet signature of the designated authorized officials.</p> <p>15. No change in or addition to the Client's bank mandate shall be permitted via email. Any change in bank details or the addition of a bank account must be submitted only through the prescribed service request form, duly signed by the Client's authorized signatories with their wet signatures.</p> <p>16. The AMC reserves the right to modify, extend, or discontinue the acceptance of Electronic Transactions at any time without prior notice.</p> <p>17. Applications that are incomplete in any respect shall be liable for rejection.</p> <p>4. Details of Registrar and Transfer Agent (R&T) alongwith OPT Computer Age Management Services Limited (CAMS)</p> <p>HSBC Mutual Fund Unit Rayala Tower-I, 158, Anna Salai, Chennai 600002. AMC Call Center: 1800-200-2434 / 1800-258-2434 AMC Email ID: investor.line@mutualfunds.hsbc.co.in</p> <p>For details on CAMS Service Centres, please visit www.camsonline.com. For the list of OPT and collecting banker, please click on the weblink provided above.</p> <p>Beneficial Ownership:</p> <p>SEBI circular dated January 24, 2013 read with SEBI Circular dated October 13, 2023 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement. All categories of investors (except individuals, company listed on a stock exchange or majority- owned subsidiary of such company) are requested to provide details about beneficial ownership in the specified section of the Fund's application forms. The Fund reserves the right to reject applications (including switches)/restrict further investments from such investors or seek additional information if the requisite information on beneficial ownership is not duly provided. In the event of change in beneficial ownership, investors are requested to update the details with the Fund/Registrar.</p> <p>Third party Cheques</p> <p>1. Third party payments (i.e where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely, i) employer on behalf of employee as payroll deductions or deductions out of expense reimbursements for SIP/Lumpsum investments, ii) Custodian on behalf of FPI / client and iii) Payment by Asset Management Company (AMC) to a Distributor empaneled with it on account of commission / incentive etc. in the form of the Mutual Fund Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment (w.e.f January 16, 2012). iv) Payment by a Corporate to its Agent / Distributor / Dealer, on account of commission or incentive payable for sale of its goods / services, in the form of the Mutual Fund Units through Systematic Investment Plan or Lumpsum Investment (w.e.f. April 20, 2015). In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment. (Declaration formats can be obtained from ISCs or downloaded from the Fund's website.)</p>

Sr. No.	Title	Description
		<p>2. In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single/multiple) with the AMC/RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment.</p> <p>3. Where the payment instrument does not mention the bank account holders name/s or Signature of the units holder as on the investment application does not match with the signature on the payment instrument, investor should attach a cancelled cheque leaf/bank pass book copy to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000 or more.</p> <p>4. For RTGS / NEFT / online bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.</p> <p>5. The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents/declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money.</p> <p>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. It is important for applicants to mention their bank name, bank account number, branch address, and 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.</p> <p>Please refer Annexure II – Bank Mandate for more details. 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>
XV.	Specific attribute of the scheme (such as lock in / duration in case of target maturity scheme/close ended schemes etc.) (as applicable)	Not Applicable
XVI.	Special product/ facility available during the NFO and on ongoing basis	<p>Special Products/Facilities available/offered to the investors under the Scheme:</p> <ul style="list-style-type: none"> • Systematic Investment Plan Unitholders of the Scheme can benefit by investing specific rupee amounts periodically, for a continuous period. SIP allows the investors to invest a fixed amount in daily, weekly, monthly or quarterly frequencies for purchasing additional Units of the Scheme at NAV based prices. The requirement of ‘Minimum Amount for Application’ will not be applicable in case of SIPs. • SIP Top Up Facility: Under this facility, the investor can opt to increase the amount of SIP instalment (“Top Up”) on a half-yearly or annual basis; thus, the investment amount under SIP will increase every half year/annually by the amount of Top Up specified by the investor.

Sr. No.	Title	Description
		<ul style="list-style-type: none"> <li data-bbox="528 118 1473 241"> <p>• Pause Facility (“SIP Pause Facility”) SIP Pause Facility enables the investors to pause their investments under the Systematic Investment Plan. Under this facility, the investors have an option to pause their investment for a fixed period of time which is a minimum of 1 month and a maximum of 3 months.</p> <li data-bbox="528 248 1473 342"> <p>• Multi Scheme Systematic Investment Plan: This facility enables investors to start investments under SIP of various schemes using a single application form and payment instruction.</p> <li data-bbox="528 349 1473 613"> <p>• Systematic Transfer Plan Unitholders of the Scheme can benefit by transferring specific rupee amounts periodically, for a continuous period. STP allows the investors to transfer a fixed amount at a specified frequency or Capital Appreciation on the 1st Business Day of the month to a particular scheme at NAV based prices. Investors can opt for the Systematic Transfer Plan by investing a lumpsum amount in any HSBC open ended scheme and providing a standing instruction to transfer sums at Daily, Weekly, Fortnightly, Monthly and Quarterly intervals into any open ended Schemes of HSBC Mutual Fund. Investors could also opt for STP from an existing account by quoting their account/folio number.</p> <li data-bbox="528 620 1473 801"> <p>• Flex Systematic Transfer Plan (“Flex STP”) Flex STP is a facility available in open ended Schemes of HSBC Mutual Fund. Under this facility unitholder(s) can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at predetermined intervals from designated open ended Scheme(s) of HSBC Mutual Fund except HSBC ELSS Tax Saver Fund to the Growth option of all open ended schemes of HSBC Mutual Fund where subscription is allowed.</p> <li data-bbox="528 808 1473 1043"> <p>• Systematic Withdrawal Plan Unitholders have the benefit of enrolling themselves under the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw sums of money each month / quarter / half-year /annual basis from his investments in the Scheme. SWP is ideal for Unitholders seeking a regular inflow of funds for their needs in a tax efficient manner. It is also suited to retired persons or individuals who wish to invest a lumpsum and withdraw from the investment over a period of time. The Unitholder may avail of this Plan by sending a written request to the Registrar/submit a request online.</p> <li data-bbox="528 1050 1473 1267"> <p>• Money Withdrawal Facility (MWF): Money Withdrawal Facility (MWF) is the nomenclature of the facility and should not be construed as an assurance of returns / performance of the Scheme. This facility will enable the Unit Holders to redeem a fixed sum of money at a fixed frequency as per the prevailing NAV, subject to exit load, if applicable, depending on the option chosen by the Unit Holder. Under this facility Unit Holders can redeem amounts under both the Plans (Direct and Regular) of the Growth and IDCW Payout option of the Scheme.</p> <li data-bbox="528 1274 1473 1518"> <p>• Income Distribution cum Capital Withdrawal Plan Transfer Facility Under this facility, the Unit holder / investor can opt to transfer the amount of IDCW the Unit holder/investor is eligible to receive under the Scheme (“Source Scheme”) to any other open-ended scheme of the Fund (“Target Scheme”). The above Facility will be available in the IDCW options under all the open- ended schemes of the Fund except HSBC ELSS Tax saver Fund wherein the said schemes can only be the Source Scheme (subject to completion of lock-in on units where applicable) and not Target Scheme.</p> <li data-bbox="528 1525 1473 1733"> <p>• Facilitating transactions through Stock Exchange Mechanism (BSE Star & NSE MFSS) In terms of para 16.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, units of the Scheme can be transacted through all the registered stockbrokers of the National Stock Exchange of India Limited and/or Bombay Stock Exchange Limited who are also registered with Association of Mutual Funds of India and are empanelled as distributors with AMC. Accordingly, such stockbrokers shall be eligible to be considered as ‘official points of acceptance’ of AMC.</p> <p data-bbox="528 1783 1230 1809">For further details of above special products / facilities, kindly refer SAI.</p>

Sr. No.	Title	Description
XVII.	Segregated portfolio/ side pocketing disclosure	The AMC may create segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event/actual default and deal with the liquidity risk. For Details, kindly refer SAI.
XVIII.	Stock lending	The scheme will not make any investment in Securities Lending / Stock Lending.

Following are the applicable provisions based on intended asset allocation

<p>Equity derivatives of underlying securities forming part of the index may also be available as an investment option in case the underlying security is not available for purchase.</p>	<p>Not Applicable</p>
<p>Gold ETF FoF (single domestic)</p>	<p>Units of HSBC Gold ETF - 95% to 100% & Cash & cash equivalent, Debt securities and Money market instruments including Tri Party REPO, and/or units of debt/liquid schemes - 0% to 5%.</p> <p>Please find the asset allocation table provided under the highlight section.</p>

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

HSBC Asset Management (India) Private Limited

CIN NO: U74140MH2001PTC134220

9-11 Floors, NESCO IT Park, Building No. 3,
Western Express Highway, Goregaon (East), Mumbai 400 063, India

Website : www.assetmanagement.hsbc.co.in

Description	Investor related queries	Online related queries	Investor (Dialing from abroad)
Toll Free Number	1800-4190-200 / 1800-200-2434	1800-4190-200 / 1800-200-2434	+91 44 39923900
Email ID	investor.line@mutualfunds.hsbc.co.in	onlinemf@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in

To get your updated account statement email us at : “mfsoa@mutualfunds.hsbc.co.in”

We're always here to help you, so feel free to reach out to us

Self-service request at your Fingertips

• Visit Website • Invest Online • Insta Statement • Download Forms

• Transact via WhatsApp • Use 24/7 Chat Bot - Ask Me



Remember, you can also find out more via our social media handles!



Please check our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund.

CAMS SERVICE CENTRES / CAMS LIMITED TRANSACTION POINTS / CAMS COLLECTION CENTRES

For details on CAMS Service Centres, please visit www.camsonline.com



HSBC Asset Management (India) Private Limited

CIN: U74140MH2001PTC134220

Registered Office : 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai 400 063, India

Toll Free Numbers : 1800-4190-200 / 1800-200-2434 (within India)

Fax : 022-49146033

Email IDs : investor.line@mutualfunds.hsbc.co.in

Website : www.assetmanagement.hsbc.co.in

