

30 April 2024

*This statement provides you with key information about this product.  
This statement is a part of the offering document.  
You should not invest in this product based on this statement alone.*

**Quick facts**

<b>Manager:</b>	BEA Union Investment Management Limited
<b>Trustee:</b>	Bank of East Asia (Trustees) Limited
<b>Ongoing charges over a year:</b>	Class D Units: 1.97% p.a.* Class R Units: 1.72% p.a.^ Classes R(2) and R(3) Units: 1.64% p.a.*
<b>Dealing frequency:</b>	Daily (Hong Kong business days)
<b>Base currency:</b>	HK\$
<b>Dividend policy:</b>	No dividends will be declared or distributed.
<b>Financial year end of this sub-fund:</b>	31 December
<b>Minimum investment:</b>	Classes D and R Units: HK\$10,000 initial, HK\$5,000 additional Class R(2) Units: US\$2,000 initial, US\$1,000 additional Class R(3) Units: RMB10,000 initial, RMB5,000 additional

\* This figure is an estimate only and may vary from year to year. The figure is calculated based on the estimated ongoing expenses chargeable to the sub-fund expressed as a percentage of the sub-fund's estimated average net asset value.

^ This figure is based on the ongoing expenses for the period ended 31 December 2023 and may vary from year to year.

**What is this product?**

BEA Union Investment Greater China Growth Fund (the "Investment Fund") is a sub-fund of BEA Union Investment Capital Growth Fund (the "Fund"), which is a unit trust established as an umbrella fund under the laws of Hong Kong.

**Objective and Investment Strategy****Objective**

The investment objective of the Investment Fund is to provide investors with long term capital growth through investing in a diversified portfolio primarily consisting of securities (i.e. at least 70% of its net asset value) that are either (a) listed in Greater China or (b) issued by companies that are incorporated in Greater China or companies which have significant operations in or derive a significant portion of revenue or profits from Greater China, which includes the People's Republic of China (PRC), Hong Kong, Macau and Taiwan. For the remaining assets, the Manager may at its discretion invest outside the Investment Fund's principal geographical areas, market sectors, industries or asset classes.

## Strategy

Normally not less than 70% of the assets of the Investment Fund will be invested directly in equities, which may include less than 30% of its assets in China A-Shares and/or China B-Shares. Up to 10% of the assets of the Investment Fund may be invested in other securities (as permitted under Schedule 1 to the Mandatory Provident Fund Schemes (General) Regulation). Any remaining assets may be held in cash or cash equivalents. In times of extreme volatility of the markets or during severe adverse market conditions, the Investment Fund may hold a substantial portion of its assets in cash or cash equivalents, or invest in short-term money market instruments to safeguard the investment portfolio of the Investment Fund. In addition, at least 30% of the assets of the Investment Fund will be held in Hong Kong dollar currency investments.

The Manager may enter into financial futures and options contracts for the Investment Fund for hedging purposes to reduce risk and protect or enhance asset value, consistent with the investment objective of the Investment Fund. It is expected the Investment Fund's net derivative exposure would be zero so long as there is no residual derivative exposure arising from such hedging arrangement.

## Use of Derivatives

The Investment Fund's net derivative exposure may be up to 50% of the Investment Fund's net asset value.

## What are the key risks?

**Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.**

### 1. Investment and securities markets risk

- The Investment Fund is an investment fund. The Investment Fund's investment portfolio may fall in value and therefore your investment in the Investment Fund may suffer losses.
- The Investment Fund invests directly or indirectly in equities and thus is subject to the risks generally associated with equity investment. Factors affecting the stock values include but not limited to changes in investment sentiment, political, economic and social environment and liquidity and volatility in the equity markets.

### 2. Emerging markets risk

- The markets in which the Sub-Fund will invest may be considered as emerging markets. Investments in emerging markets tend to be more volatile than developed markets, may lead to higher level of risks.
- The Investment Fund's assets may be invested in securities with exposure in China. Investing in China involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

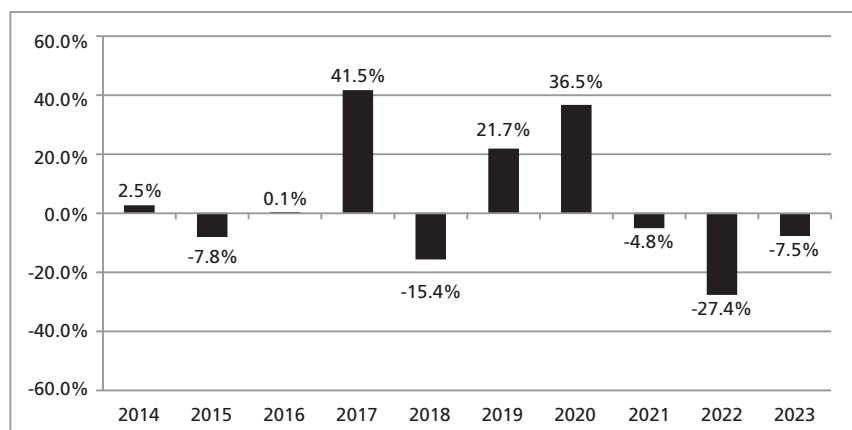
### 3. Currency risk

- The Investment Fund is denominated in HK dollars, although it may be invested in whole or in part in assets quoted in other currencies. The performance of the Investment Fund will therefore be affected by movements in the exchange rate between the currencies in which the assets are held and HK dollars.

### 4. Risk in relation to financial futures and options contracts

- The Investment Fund may use financial futures and options contracts for hedging purposes. Such hedging may not achieve the intended purpose. In an adverse situation, the Investment Fund's use of financial futures and options contracts may become ineffective in achieving hedging and the Investment Fund may suffer significant losses.

## How has the Investment Fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-to-NAV, with dividend reinvested.
- These figures show by how much Class R Units increased or decreased in value during the calendar year being shown. Performance data has been calculated in HK\$ including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Investment Fund / Class R Units launch date: 2006

## Is there any guarantee?

The Investment Fund does not have any guarantees. You may not get back the full amount of money you invest.

## What are the fees and charges?

### Charges which may be payable by you

You may have to pay the following fees when dealing in the units of the Investment Fund.

Fee	What you pay
Subscription fee (Preliminary Charge)	Classes D, R, R(2) and R(3) Units: up to 5% of issue price
Switching fee (Conversion Charge)	Classes D, R, R(2) and R(3) Units: currently, the aggregate of the realisation charge and preliminary charge payable on a switch will not exceed 3% of issue price of new units
Redemption fee (Realisation Charge)	Classes D, R, R(2) and R(3) Units: up to 0.5% of realisation price (currently nil)

### Ongoing fees payable by the Fund

The following expenses will be paid out of the Investment Fund. They affect you because they reduce the return you get on your investments.

	<b>Annual rate (as a % of the Investment Fund's value)</b>
Management Fee	Class D Units: 1.75% p.a.* Classes R, R(2) and R(3) Units: 1.50% p.a.*
Trustee Fee	Classes D and R Units: 0.15% p.a.* Classes R(2) and R(3) Units: 0.07% p.a.*
Performance Fee	N/A
Administration Fee	N/A
Registrar's Fee	0.015% – 0.05% p.a. subject to minimum of HK\$3,000 p.a.

### Other fees

You may have to pay other fees and charges when dealing in the units of the Investment Fund.

\* You should note that these fees may be increased, up to a specified permitted maximum, by giving unitholders at least three months' prior notice. For details, please refer to the Explanatory Memorandum.

### Additional Information

- You generally buy, redeem and switch units at the Investment Fund's next-determined net asset value (NAV) after the Authorised Distributor receives your request in good order on or before 4:00 p.m. (Hong Kong time) on a Dealing Day. The Authorised Distributor(s) may impose an earlier cut-off time before the dealing deadline for receiving instructions for subscriptions, realisations or switching. Investors should confirm the arrangements with the Authorised Distributor(s) concerned.
- The net asset value of the Investment Fund is calculated on each Dealing Day, and the price of units is published on the Manager's website: [www.bea-union-investment.com](http://www.bea-union-investment.com) (this website has not been reviewed or authorised by the SFC).
- Investors may obtain information on BEA Union Investment Management Limited from the following website: [www.bea-union-investment.com](http://www.bea-union-investment.com).

### Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.