

**PRODUCT KEY FACTS**  
**BOCHK Wealth Creation Series –**  
**BOCHK All Weather Global Investment Grade Bond Fund**

February 2026

**Issuer: BOCHK Asset Management Limited 中銀香港資產管理有限公司**

- *This statement provides you with key information about BOCHK All Weather Global Investment Grade Bond Fund.*
- *This statement is a part of the offering document.*
- *You should not invest in this product based on this statement alone.*

**Quick facts**

Manager:	BOCHK Asset Management Limited 中銀香港資產管理有限公司
Trustee:	BOCI-Prudential Trustee Limited 中銀國際英國保誠信託有限公司
Custodian:	Bank of China (Hong Kong) Limited 中國銀行（香港）有限公司
Dealing frequency:	Daily
Base currency:	USD
Dividend policy:	Class A1 (USD), Class A2 (HKD), Class A3 (RMB), Class A4 (AUD-H), Class A5 (NZD-H), Class A6 (CAD-H), Class A7 (GBP-H), Class A8 (HKD-H), Class A9 (RMB-H), Class A10 (EUR-H) Class A11 (SGD-H), Class A12 (JPY-H) and Class A13 (CHF-H): declared and paid on a monthly basis (subject to the Manager’s discretion). Dividends may be paid out of the capital or effectively out of capital <sup>#</sup> of the relevant Class. Payment of dividends out of capital or effectively out of capital may result in an immediate reduction of the Net Asset Value of the relevant Class.  Class C1 (USD), Class C2 (HKD), Class C3 (RMB), Class C4 (HKD-H) and Class C5 (RMB-H): Currently no distribution

<sup>#</sup> The Manager may at its discretion pay dividend out of gross income while charging/paying all or part of the Sub-Fund’s fees and expenses to/out of the capital of the Sub-Fund (resulting in an increase in distributable income for the payment of dividends by the Sub-Fund), and thereby effectively pay distributions out of capital of the Sub-Fund.

**Ongoing charges over a year\*:** 1.47% for all classes set out above

\* This figure is an estimate only as the Sub-Fund is newly launched. It represents the sum of the estimated ongoing expenses chargeable to the respective class of the Sub-Fund over a 12-month period expressed as a percentage of the estimated average Net Asset Value of the respective class of the Sub-Fund over the same period. The actual figure may be different upon actual operation of the Sub-Fund and the figure may vary from year to year.

**Financial year end of this fund:** 30 June

**Min. investment:**

<b>Class</b>	<b>Minimum Subscription Amount</b>	<b>Minimum Subsequent Subscription Amount</b>
Class A1 (USD)	USD1,000	USD1,000
Class A2 (HKD)	HKD10,000	HKD10,000
Class A3 (RMB)	RMB10,000	RMB10,000
Class A4 (AUD-H)	AUD1,000	AUD1,000
Class A5 (NZD-H)	NZD2,000	NZD2,000
Class A6 (CAD-H)	CAD1,000	CAD1,000
Class A7 (GBP-H)	GBP1,000	GBP1,000
Class A8 (HKD-H)	HKD10,000	HKD10,000
Class A9 (RMB-H)	RMB10,000	RMB10,000
Class A10 (EUR-H)	EUR1,000	EUR1,000
Class A11 (SGD-H)	SGD1,000	SGD1,000
Class A12 (JPY-H)	JPY100,000	JPY100,000
Class A13 (CHF-H)	CHF1,000	CHF1,000
Class C1 (USD)	USD1,000	USD1,000
Class C2 (HKD)	HKD10,000	HKD10,000
Class C3 (RMB)	RMB10,000	RMB10,000
Class C4 (HKD-H)	HKD10,000	HKD10,000
Class C5 (RMB-H)	RMB10,000	RMB10,000

**What is this product?**

BOCHK All Weather Global Investment Grade Bond Fund (the “**Sub-Fund**”) is a sub-fund of BOCHK Wealth Creation Series which is an umbrella unit trust governed by the laws of Hong Kong.

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

The investment objective of the Sub-Fund is to generate medium to long-term capital growth and income by investing primarily in a portfolio of global investment grade fixed income securities.

**Investment Strategy**Primary investments

The Sub-Fund aims to achieve its investment objective by investing at least 70% of its latest available Net Asset Value in global investment grade fixed income securities including bonds, convertible bonds, bills, notes and other fixed or floating rate securities issued by governments, government agencies, supra-nationals, banks or companies. Such fixed income securities may be denominated in US Dollar and/or other currencies. “**Investment grade**” means a rating of BBB- or above from Standard & Poor’s, Baa3 or above from Moody’s or an equivalent rating by other recognized credit rating agencies for the fixed income security and the relevant issuer. In the case of split rating, the highest rating shall apply. If the relevant fixed income security does not itself have a credit rating, then reference can be made to the credit rating of the issuer of the fixed income security. If both the fixed income security and the relevant issuer are not rated, the Manager will refer to the rating of the guarantor of the fixed income security.

While credit ratings provided by the relevant rating agencies serve as a point of reference, the Manager will conduct its own assessment on the credit quality based on various factors, for example any of these factors (e.g. the issuer's and/or the guarantor's (if applicable) financial leverage, interest coverage, operating cash flows, liquidity position, industry outlook, competitive position, corporate governance, etc.).

The Sub-Fund's exposure to debt instruments with loss absorption features, which may include contingent convertible bonds, additional Tier 1 capital and Tier 2 capital instruments, subordinated debts, total loss absorbing capacity eligible securities, senior non-preferred debts, etc., shall be less than 30% of its latest available Net Asset Value. These instruments may be subject to contingent write-down or contingent conversion to ordinary shares on the occurrence of trigger event(s).

The Sub-Fund will not invest in non-investment grade fixed income securities and/or unrated fixed income securities.

The Sub-Fund's investments in emerging markets will be less than 30% of its latest available Net Asset Value.

#### Ancillary investments

The Sub-Fund may also invest less than 30% of its latest available Net Asset Value in collective investment schemes or portfolios managed by the Manager or external asset managers for purposes consistent with the investment objective of the Sub-Fund, including QFI funds.

#### Investment in the Mainland China domestic market

The Sub-Fund's direct and indirect exposure to RMB-denominated debt securities issued in Mainland China will be obtained through available means, including but not limited to investment through the Manager's Qualified Foreign Investor ("QFI") status, China Interbank Bond Market ("CIBM"), mutual bond market access between Mainland China and Hong Kong ("Bond Connect"), or through other collective investment schemes including QFI funds (i.e. funds that are authorized by the SFC and eligible to directly invest in the Mainland China market through QFI) or such other means as permitted by the relevant regulatory authorities from time to time. The Sub-Fund's total investment in the Mainland China domestic market will be in aggregate up to 20% of the latest available Net Asset Value of the Sub-Fund.

#### Cash or cash equivalents

In normal market conditions, the Sub-Fund will generally hold less than 30% of its latest available Net Asset Value in cash or cash equivalents (including money market instruments and bank deposits). The Sub-Fund may temporarily hold 100% of its latest available Net Asset Value in cash or cash equivalents (including money market instruments and bank deposits) in adverse market conditions for the purposes of managing downside risk or liquidity, should the Manager deem such strategy necessary under exceptional circumstances such as a significant market downturn or market crisis.

#### Financial derivative instruments and securities financing transactions

The Sub-Fund may use financial derivative instruments for hedging purposes only. The Manager will not engage in Securities Financing Transactions on behalf of the Sub-Fund. Prior approval will be sought from the SFC and not less than 1 month's notice will be given to affected Unitholders if there is a change in such practice.

### **Use of derivatives**

The Sub-Fund's net derivative exposure may be up to 50% of Sub-Fund's latest available Net Asset Value.

### **What are the key risks?**

**Investment involves risks. Please refer to the offering document for details including the risk factors.**

#### **Market risk**

- The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal or dividend or distribution payments.

## General risks relating to debt securities

- Credit risk: Investment in debt securities is subject to the credit/default risk of the issuers and guarantors (if applicable) of the debt securities that the Sub-Fund may invest in.
- Interest rate risk: Debt securities are subject to interest rate risk. Generally, the prices of debt securities rise when interest rates fall, vice versa.
- Volatility and liquidity risk: The debt securities in certain countries/regions that the Sub-Fund invests in may be subject to higher volatility and lower liquidity compared to more developed markets. The price of securities traded in such markets may be subject to fluctuations. The bid and offer spreads of the price of such securities may be large and the Sub-Fund may incur significant trading costs.
- Downgrading risk: Investment grade securities or their issuers and/or their guarantors (if applicable) may be subject to the risk of being downgraded. In the event of downgrading, the value of the Sub-Fund may be adversely affected. The Manager may or may not be able to dispose of the debt instruments which (or the issuers or the guarantors of which) are being downgraded.
- Sovereign debt risk: The Sub-Fund's investment in securities issued or guaranteed by government may be exposed to political, social and economic risks. In adverse situations the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
- Valuation risk: Valuation of the Sub-Fund's investments may involve uncertainties and judgmental determinations. If such valuation turns out to be incorrect, this may affect the Net Asset Value calculation of the Sub-Fund.
- Risk related to credit ratings: Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security, issuer and/or guarantor (as applicable) at all times.

## Risks associated with investments in debt instruments with loss-absorption features (LAP)

- Debt instruments with loss-absorption features are subject to greater risks when compared to traditional debt instruments as such instruments are typically subject to the risk of being written down or converted to ordinary shares upon the occurrence of a pre-defined trigger events (e.g. when the issuer is near or at the point of non-viability or when the issuer's capital ratio falls to a specified level), which are likely to be outside of the issuer's control. Such trigger events are complex and difficult to predict and may result in a significant or total reduction in the value of such instruments.
- In the event of the activation of a trigger, there may be potential price contagion and volatility to the entire asset class. Debt instruments with loss-absorption features may also be exposed to liquidity, valuation and sector concentration risk.
- The Sub-Fund may invest in contingent convertible debt securities, commonly known as CoCos, which are highly complex and are of high risk. Upon the occurrence of the trigger event, CoCos may be converted into shares of the issuer (potentially at a discounted price), or may be subject to the permanent write-down to zero. Coupon payments on CoCos are discretionary and may be cancelled by the issuer at any point, for any reason, and for any length of time.
- The Sub-Fund may invest in senior non-preferred debts. While these instruments are generally senior to subordinated debts, they may be subject to write-down upon the occurrence of a trigger event and will no longer fall under the creditor ranking hierarchy of the issuer. This may result in total loss of principal invested.

## Currency risk

- The Sub-Fund's investments may be quoted in currencies other than the Sub-Fund's base currency (US Dollar). Also a class of units may be designated in a currency other than the base currency of the Sub-Fund. The Sub-

Fund's value may fluctuate favourably or unfavourably in response to fluctuations in exchange rates between such currencies and the US Dollar and by changes in exchange rate controls.

#### **Risks relating to financial derivative instruments, hedging and the hedged classes**

- Risks associated with financial derivative instruments include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of a financial derivative instrument can result in a loss significantly greater than the amount invested in the financial derivative instrument by the Sub-Fund. Exposure to financial derivative instruments may lead to a high risk of significant loss by the Sub-Fund.
- There can be no assurance that any currency hedging strategy will fully and effectively eliminate the currency exposure of the Sub-Fund. Hedging strategies may preclude investors from benefiting from an increase in the value of the Sub-Fund's base currency.

#### **RMB currency risk/Risks relating to RMB denominated securities**

- Non-RMB based investors investing in the RMB Units will incur currency conversion costs and may suffer losses depending on the exchange rate movements of RMB relative to the investors' base currencies (e.g. Hong Kong dollars) and by changes in exchange rate controls. There is no guarantee that RMB will not depreciate.
- While the offshore RMB (known as "CNH") and the onshore RMB (known as "CNY") represent the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors.
- RMB is currently not a freely convertible currency and is subject to foreign exchange controls and repatriation restrictions. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB.

#### **Risks associated with distribution out of capital**

- Payment of dividends out of capital or effectively out of capital represents a return or withdrawal of part of the amount the investors originally invested or from any capital gains attributable to the original investment. Any such distributions will result in an immediate reduction in the Net Asset Value of the relevant Class of Units.
- The distribution amount and Net Asset Value of the hedged classes may be adversely affected by differences in the interest rates of the reference currency of the hedged classes and the Sub-Fund's base currency, resulting in an increase in the amount of distribution that is paid out of capital and hence a greater erosion of capital than other non-hedged classes.

#### **How has the Sub-Fund performed?**

There is insufficient data to provide a useful indication of past performance to investors as the Sub-Fund is newly launched for less than a full calendar year.

#### **Is there any guarantee?**

The Sub-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 Sub-Fund.

<b>Fee</b>	<b>What you pay</b>
Subscription fee (Preliminary charge) (% of Issue Price)	Up to 3%
Switching fee (% of Issue Price of the new class)	Up to 3%
Redemption fee (% of Redemption Price)	Nil*
<b>Ongoing fees payable by the Sub-Fund</b>	
The following fees will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.	
<b>Annual rate (as a % of the Sub-Fund's Net Asset Value)</b>	
Management fee	Class A: 0.80%* Class C: 0.80%*
Trustee fee	Up to 0.125% p.a., subject to a minimum monthly fee of US2,500*
Custody fees	Up to 0.30%
Performance fee	Not applicable
The fee rates set out in this section are applicable to classes of Units under the section headed "Quick facts" of this statement.	
* The fees and charges may also be increased up to the maximum level as specified in the offering document by giving at least one month's prior notice to investors. Please refer to the offering document for further details.	
<b>Other fees</b>	
You may have to pay other fees and charges when dealing in the Sub-Fund.	

### **Additional Information**

- You generally buy and redeem units at the Sub-Fund's next-determined subscription price and redemption price with reference to the Net Asset Value after the Authorised Distributors, the Manager or the Trustee receive your request in good order on or before 5 p.m. (HK Time), being the dealing cut-off time. Authorised Distributors may impose different dealing deadlines for receiving requests from investors.
- The Net Asset Value of the Sub-Fund is calculated and the price of units is published on each Business Day.
- The composition of the distributions (i.e. the relative amounts paid out of (i) net distributable income and (ii) capital) for the last 12 months are available by the Manager on request and also on the Manager's website at [www.bochkam.com](http://www.bochkam.com). Please note that the aforesaid website has not been reviewed by the SFC.

**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.