



## Important Notes for Mutual Fund Transactions

1. Investment should not be treated as a substitute for time deposits.
2. Investments are not bank deposits and involve risks, including possible loss of the principal amount invested.
3. Mutual fund investment is not a bank deposit and is not protected under any deposit protection scheme or by any authority.
4. Investors investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal.
5. Unit prices may go down as well as up. Past performance is not indicative of future performance.
6. Unless specified, these investments are not obligations of, guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of its affiliates or subsidiaries, or by any local government or insurance agency.
7. Investment products are not available to U.S. persons and might only be applicable to limited jurisdiction.
8. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.
9. Potential investors should consider if an investment is suitable for them in the light of their own financial position, investment objectives and risk profile.
10. Investors should refer to the relevant fund offering documents for detailed information prior to subscription.
11. The "Current Value" and "Indicative NAV" are calculated based on the reference price and may or may not reflect the units that are in processing status. The reference price refers to the latest available price for reference only and is not the order price for this transaction. Units that are purchased or sold in a transaction will only be reflected in the account details page if the order has been received and confirmed by fund house and the price for the transaction has been confirmed.
12. The order cannot be cancelled after order confirmation.
13. Actual trade date, settlement date, dividend record date, dividend rate and NAV shall be subject to Fund House Final Announcement.
14. The risk level of the Funds may change after this instruction due to various factors, such as changes in market condition and changes in credit rating of the issuer.
15. The transaction amount of the subscription order will be debited from your settlement account after order confirmation. The order will only be processed if there are sufficient funds in your settlement account (in fund denomination currency).
16. The "Minimum Investment Amount" is the minimum investment amount required for the fund, excluding the commission fee (i.e. front-end loan charge).
17. Funds restricted to Professional Investors, derivative funds, Alternative Mutual Funds, hedged funds, class B funds, guaranteed funds, funds with product tenor, Securities and Futures Commission unauthorized funds, loss

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absorption products, complex products and money market funds (except funds with subscription settlement completed on trade date) are not available for all online transactions.

18. Clients can only subscribe investment product(s) that have product rating(s) equal to or below his/her Investor Profile in the Investment Risk Profiling Questionnaire through online channel.

19. Symbols preceding the mutual fund names have the following definitions.

\* Funds closed for new subscription

@ Funds managed and/or issued by Citigroup affiliates

# Funds domiciled in Hong Kong

% Funds not authorized by SFC

& Subscribers should possess derivatives knowledge

= Funds restricted for Professional Investors only

^ Funds deauthorized by SFC

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