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What is Freedom Plus?

Freedom Plus is HSBC Bank Plc, Jersey Branch’s nominee service which provides the only way to invest in HSBC Global Investment Funds and HSBC Portfolios, which are managed by HSBC Global Asset Management.

All the funds available to you within the Freedom Plus nominee service benefit from:

- **Global brand**: HSBC is one of the largest banking and financial services organisations in the world. HSBC’s international network comprises around 7,500 offices in 87 countries and territories in Europe, the Asia-Pacific region, North, Central and South America, the Middle East and Africa (as at 30 June 2018).

- **Global perspective**: Our funds can be used to access markets in nearly every corner of the globe, illustrating the breadth of our capabilities. We aim to provide unique insights, investment opportunities and access to investment excellence worldwide.

- **Global emerging markets focus**: As an emerging markets asset management businesses, HSBC Global Asset Management has USD468.3bn (as at 30 June 2018) of assets under management.

- **Global quality**: The multi-specialist nature of our investment businesses means that the funds within our ranges are each managed by specialist teams, based in key financial centres around the world. Our investment strategies represent capabilities where we believe we have an edge. Our expert teams are focused on achieving the best possible results in their discipline.

- **Investments to suit you**: Our expertise and resources allow us to offer you a range of solutions designed to meet your investment objectives – whether as part of a wider portfolio, or as a single fund.

Choose from portfolios depending on your appetite for risk and reward. Each portfolio has different investment objectives and are designed to provide varying levels of risk and potential reward.

Please remember that the value of investments, and any income received from them, can fall as well as rise, is not guaranteed and you may not get back the amount you invested. This could also happen as a result of changes in currency exchange rates, particularly where overseas securities are held or where investments are converted from one currency to another.

We always recommend that any Investments held should be viewed as a medium to long-term investment, at least five years.

Investors are advised to consider carefully the special risk of investing in emerging market securities. Investments in emerging markets are by their nature higher risk and potentially more volatile than those inherent in some established markets.
Why Freedom Plus?

Investments into HSBC Portfolios or HSBC Global Investment Fund ranges, is provided to HSBC Bank plc, Jersey Branch by the Freedom Plus nominee service.

The benefits of holding your investments through the Freedom Plus nominee service are:

- simplifies the administration of your HSBC Portfolios and HSBC Global Investment Funds investments;
- we will manage customer communications, valuations etc;
- we will act in accordance with your instructions, make arrangements for the purchase and sale of your HSBC Portfolios and HSBC Global Investment Funds investments;
- comprehensive reporting with all your Freedom Plus holdings shown on one half-yearly valuation statement;
- online access and transactions;
- the ability to buy, sell and switch between HSBC Portfolios and HSBC Global Investment funds;* and
- the option to invest on a regular basis and build up your investment portfolio over a period of time, or make one single payment. You can make further payments to top up and add to your investment account whenever you wish.

How to invest

We offer two ways to invest – a lump sum investment or a Regular Investment Plan. The minimum investment amount for lump sum investment is £/US$/€10,000 and £/US$/€250 per month for MIP.

Lump sum: If you opt for a lump sum investment you can top up your fund whenever you like. There is no maximum investment amount and we can accept settlement in any major currency.

Regular Investment Plan: Many people find that investing a set amount each month is an attractive way of building up a substantial investment portfolio. Therefore we also offer a Monthly Investment Plan. A monthly standing order will be taken from your chosen bank account and you will be required to keep making monthly contributions until you have invested at least the minimum investment amount.

*The HSBC Global Investments Funds and HSBC Portfolios are two different fund structures. This means that if you wish to switch between the two different structures, the transaction will be treated as a separate redemption, followed by a subscription. This is because we must first await confirmation of the redemption settlement amount before we are able to process the subscription side of the transaction. As a consequence, you will be out of the market in the period between the redemption and subscription trades being processed.
HSBC Portfolios World Selection

What is HSBC Portfolios World Selection?
HSBC Portfolios World Selection is a multi asset product, designed for investors seeking portfolio diversification through one single investment.

Who manages the HSBC World Selection Portfolios?
World Selection is currently managed by the Multi-Asset team at HSBC Global Asset Management (UK) Limited, which forms part of HSBC Global Asset Management. The global reach of this team adds value through expert insight and allows them to leverage their market knowledge when building globally diversified solutions for customers.

How are the HSBC World Selection Portfolios structured?
The HSBC World Selection Portfolios are structured as sub-funds of HSBC Portfolios, a Luxembourg based SICAV (Société d’Investissement à Capital Variable).

The HSBC World Selection Portfolios fund range consists of five funds.

Each fund has a different risk level designed to match investors’ different risk appetite. World Selection Portfolios have a recommended minimum investment period of five years.

The HSBC World Selection Portfolios each hold a mix of various different asset classes aiming to provide, over the long term, improved risk-adjusted returns relative to a single asset class investment.

HSBC Global Investment Funds

What is HSBC Global Investment Funds (GIF)?
HSBC Global Investment Funds (GIF) is HSBC’s global flagship fund range. This covers a range of asset classes and investment styles, as well as geographical regions.

How are the HSBC GIF funds managed?
The GIF range of funds is currently predominantly managed by HSBC’s active fundamental investment teams and global quantitative investment teams. Some funds in the HSBC GIF range are managed by other specific managers within the HSBC Group.

How are the HSBC GIF funds structured?
HSBC Global Investment Funds is structured as a SICAV (Société d’Investissement à Capital Variable) and is domiciled in Luxembourg. At HSBC Global Asset Management, we bring you the best of what our multi-specialist investment teams have to offer through a widely distributed product range.
Advice and guidance when you need it

Fund information
Along with this core brochure, you will be provided with fund brochures, which provide more detail on the fund ranges which may be of interest to you.

Advice and guidance when you need it
Should you need advice, or are unsure of the suitability of an investment, your Premier Wealth Manager will be able to give you any guidance and support you need to ensure that the funds you select are the right choice for you. If you do not have a Premier Wealth Manager, please speak to your Relationship Manager who will arrange for a Premier Wealth Manager to provide you with guidance and support.

For fee-based financial advice in the Channel Islands and Isle of Man or UK resident customers, financial advice is paid for by an explicit charge. Your Premier Wealth Manager will supply details of these charges. For financial advice outside of these territories, commission will be payable. For further details, please refer to the ‘charges’ section on page 8 of this brochure.

Please read a copy of the Fund prospectus, Fund fact sheet, Key Investor Information Document, Application and Freedom Plus Terms and Conditions which are all available from expat.hsbc.com/jerseyfundinvestments

For administration related queries, please call +44 1534 616 270. (Monday to Friday exc. UK and Jersey Bank Holidays, 9am to 5pm UK time).

To help us continually improve our services and in the interests of security we may monitor and/or record your communications with us.
Freedom Plus Nominee Service Charge
There is no specific charge for the Freedom Plus service. However, it is important to note that charges will apply for investing in the funds available via the Freedom Plus service as well as ongoing fund charges.

Initial charge
The initial charge is taken prior to purchasing your shares in the fund which is placed at the bid price. The initial charge is a one-off fee and therefore will not be refunded if you decide to cash in your investment. There is no charge when you sell your shares.

Advised charge
While there are no charges in the Freedom Plus nominee service, fees may be applicable for the advice you receive from your Premier Wealth Manager.

Fund charges
The charges vary depending on which fund you choose. The following information is a description of each type of charge; however please refer to the relevant fund brochure and prospectus for the exact charges for the funds you have chosen.

Annual management charge
An annual management charge is levied on each of the funds according to the complexity and costs involved in managing the underlying investments of each fund. Some funds may also be subject to a performance fee. The annual management charge will not be taken as an explicit deduction from your investment, it is calculated into the price of the fund shares.

Ongoing Charges Figure (“OCF”)
The OCF provides a measure of what it costs to invest in a fund on an ongoing basis. The OCF is made up of the Annual Management Charge and other operating costs. Other operating costs may include the costs for other services paid for by the fund, such as the fees paid to trustees (or depositaries), custodian, auditors and regulators. Please refer to the Key Investor Information Document for each individual fund for more details on the OCF.
What happens once you’ve invested?

There are a number of ways for you to access your investment.

By phone
+44 1534 616270

Online
expat.hsbc.com/jerseyfundinvestments

You can save time by accessing your funds through online banking where you’ll be able to access your account 24 hours a day, wherever you are in the world. You’ll also enjoy the convenience of being able to buy, sell and switch between selected funds and view the value and standing of your investments*.

Prices for funds
You can find indicative prices online at expat.hsbc.com/jerseyfundinvestments

Regular information
◆ Monthly fact sheets for each fund providing fund details, investment holdings and performance are available online at expat.hsbc.com/jerseyfundinvestments
◆ A valuation of your investments will be sent to you twice a year
◆ Annual and half-yearly reports containing financial information for the funds will be available online

*To manage your investment through the Online Banking Service you will need an HSBC Expat account. To find out more and for full details of the accounts available and the terms and conditions of these accounts please visit the website or speak to your Premier Wealth Manager. Minimum amounts and charges may apply - Please see the website for terms and conditions. Please note Online instructions can only be received from HSBC Expat customers.
Switching investments as your needs change

**Sell, switch, buy**
You can give us further instructions to buy, sell, switch or top up your investment.

**Cashing in your investment**
Please remember, these funds should be considered as a medium to long-term commitment, for example at least five years.

However, you can cash in all or part of your investment at any time at no charge. When you cash in your investment you will receive the bid value multiplied by the number of shares you sell. Further information regarding dealing may be found at the Dealing Information section on page 11 of this brochure.

The minimum withdrawal amount is US$/£/€250. If you only wish to sell some of your shares, you will need to maintain the minimum investment amount.

**Dividends**
Depending on your choice of fund, dividends may be paid. Where dividends are declared, they are normally on an annual basis. For certain bond funds interim dividends may also be paid.

If you have invested a lump sum you can choose to have dividends remitted to your nominated bank account, however they must amount to at least US$/£/€50.

If the above criteria are not met, or you do not choose to have dividends paid, dividends will be used to purchase additional shares in the same fund. We do not make any initial charge for reinvestment of dividends so this can be an efficient and easy way to increase your investment.
Other things you need to know

What confirmation will you receive?
A contract note will be sent to you. This will be within four business days following the settlement date. We consider a business day to mean the days between and including Monday to Friday, not including UK and Jersey public holidays.

Prospectus
If you have a financial adviser: your Premier Wealth Manager will supply you with a link to the prospectus for your chosen fund.

No financial adviser: You must ensure that you obtain a copy of the prospectus before you invest. These can be obtained from HSBC Bank plc, Jersey Branch, HSBC House, Esplanade, St Helier, Jersey JE1 1HS, Channel Islands or by email at wealth.business.services@hsbcib.com or on the website expat.hsbc.com/jerseyfundinvestments

Dealing Information
Share prices of the funds are calculated at variable times. For specific dealing times pertaining to your fund choice please see the relevant fund brochure in conjunction with this brochure which will be provided to you by your financial adviser. Alternatively, please refer to expat.hsbc.com/jerseyfundinvestments

The proceeds from the sale of your shares will be paid to you within five business days following receipt of your written confirmation. Signed instructions are not required if you are using online banking.

Please note, instructions to pay proceeds to a third party will not be accepted.

Remember, the funds must be viewed as a medium to long-term investment. Therefore we recommend you take at least a five year view and have a sufficient cash reserve so you don’t have to draw on your investment in an emergency. However, should you need to, you can cash in your investment at any time, subject to any fees which are due. Should you be in any doubt on the information provided to you, your Premier Wealth Manager can provide you with financial advice.
Cancellation rights
You should be aware that there are no cancellation rights when you purchase shares in any of the funds offered via Freedom Plus. If we have to cancel your investment for any reason, we reserve the right to charge you for all the costs incurred.

Nominee Information
All Shares purchased pursuant to an investment through the Freedom Plus service shall be acquired by us. Accordingly, for all investors, the legal title to those Shares will be held by the Nominee. We acknowledge you have made an investment in a Fund via the Freedom Plus service and we consider you to be the ultimate beneficial owner of the relevant Shares held by the Nominee on our behalf and to your order. The Shares will not be sold or amended, in whole or in part, without your authority or without due notice having been given to you in writing.

The Nominee will forward all documents that are issued to you (with the exception of annual and half-yearly reports which are available online or on request). You will not hold direct voting rights. Full details of the terms of the nominee service can be found in the Application Terms and Conditions and Nominee service Agreement.

Tax
For UK Resident Investors: The share classes of the HSBC Portfolios - World Selection (Luxembourg registered) that are available for distribution in Jersey have UK Reporting Fund status. UK taxation rules apply and you should always seek professional advice.

As with any investment, you should ensure that the fund is appropriate not only to your tax position but also to your personal investment needs. Since tax rules differ from country to country and neither we nor any member of the HSBC Group provide tax advice, we recommend you seek professional advice if you are unsure about your personal tax obligations. It is your responsibility to disclose your income to the relevant tax authorities.

Any tax information in this brochure is based on our understanding of current and proposed legislation and practice. Tax rules may be subject to change.
Further information and how to apply

HSBC Bank plc, Jersey Branch
HSBC House, Esplanade, St Helier, Jersey JE1 1HS Channel Islands.

You can apply directly through the Online Banking Service at expat.hsbc.com/jerseyfundinvestments or by speaking to your Premier Wealth Manager.

Please refer to the Key Investor Information Documents and full prospectus before making an investment decision. Please remember that the value of investments, and any income received from them, can fall as well as rise, it is not guaranteed and you may not get back the amount you invested. This could also happen as a result of changes in currency exchange rates, particularly where overseas securities are held or where investments are converted from one currency to another. We always recommend that any Investments held should be viewed as a medium to long-term investment, at least five years.

Investors are advised to consider carefully the special risk of investing in emerging market securities. Investments in emerging markets are by their nature higher risk and potentially more volatile than those inherent in some established markets. If you are in any doubt about the suitability of the investment please contact our Relationship Management team/Your Premier Wealth Manager on the number below, who will be delighted to assist you.

HSBC Expat 01534 616313 or HSBC Bank plc Channel Islands and Isle of Man 0345 600 6161.