HSBC Asset Management

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## HSBC Euro Liquidity Fund

a sub-fund of HSBC Global Liquidity Funds Plc,(the "UCITS"). The Fund is managed by HSBC Investment Funds (Luxembourg) S.A., authorised in Ireland and supervised by Central Bank of Ireland (CBI). HSBC Asset Management is the brand name for the asset management business of HSBC Group.

PRIIP Manufacturer: HSBC Investment Funds (Luxembourg) S.A.

Share Class: UCITS ETF (Acc)

Telephone: +352 48 88 961

ISIN: IE0004L7EQG2

Production Date: 17 March 2026.

Website: http://www.globalliquidity.hsbc.com

## What is this product?

### Type

The Fund is an investment company with variable capital. The Fund's value is dependent on the performance of the underlying assets and may go up as well as down. Any capital invested in the Fund may be at risk.

### Objectives and Investment Policy

**Investment Objective:**

The Fund aims to provide security of capital, daily liquidity and an investment return which is comparable to normal Euro denominated money market interest rates. The Fund is classified as an Article 8 Fund under SFDR.

**Investment Policy:**

The Fund invests in a diversified portfolio of short-term securities, instruments, and obligations. These instruments will be short-term fixed, floating, or variable-rate securities that mature in 397 days or less. They will be issued by companies, governments, and government-related entities and either listed or traded on a Recognised Market, as detailed in the Prospectus.

The weighted average portfolio maturity of the Fund will not exceed 60 days and the weighted average portfolio life of the Fund will not exceed 120 days.

The Fund's investments will, at the time of purchase, typically have a credit rating of least A-1 or P-1 (or its equivalent) from a recognised credit rating agency, such as Standard & Poor's or Moody's.

The Fund may only invest in securities that are denominated in (or hedged back into) Euros.

The Fund can invest in a range of short-term securities, instruments, and obligations such as, but not limited to: certificates of deposit (short-term certificates issued by banks); medium term, variable and floating rate notes; commercial paper; bankers acceptances; government bonds, corporate bonds, treasury bills and Eurobonds; and asset backed securities.

The Fund may also invest in reverse repurchase agreements.

Although the Fund does not have a specific sustainable investment objective, the Investment Manager shall promote environmental and social characteristics, and invest in issuers following good governance practices.

The Investment Manager shall identify and analyse issuers' ESG metrics using ESG integration, corporate engagement & shareholder action, norms-based screening, and negative/exclusionary screening. The Investment Manager will construct a portfolio that aims to maintain an ESG score above the median average ESG score of the investible universe.

The Fund will not invest in bonds issued by issuers with specified involvement in specific excluded activities. Please refer to the prospectus for more details on ESG scores, issuer screening and engagement, and excluded activities.

The Fund may also invest in financial derivative instruments and may use them for hedging purposes.

- The reference currency of the Fund is EUR. The reference currency of this share class is EUR.
- Income is reinvested.
- Authorised Participants only may deal in the Fund's ETF Shares directly with the UCITS.
- The Fund's ETF Shares are listed on one or more stock exchange(s).
- You may sell your investment on most working days.
- The Fund is classified as a Low Volatility NAV Money Market Fund under the Money Market Fund Regulations. For further details on how these funds operate, please refer to the Prospectus.
- The Fund is actively managed and does not track a benchmark. The reference benchmark for the Fund is Euro Short-Term Rate (€STR).

**Intended Retail Investor**

The Fund is designed for investors seeking security of capital and daily liquidity together with an investment return comparable to normal money market interest rates. The Fund is available to investors such as corporations, banks, broker dealers, custodians/depositaries, fund managers, pension funds, charities, local authorities and other institutions that seek investment of short-term funds for their own accounts or for the accounts of their customers.

An investment in the Fund is only suitable for investors who are capable of evaluating the risks and merits of such an investment, and who have sufficient resources to bear any loss as the Fund is not guaranteed and they may receive back less than the amount invested. The Fund is designed for use as part of a diversified investment portfolio. Prospective investors should consult with their financial advisor before making an investment. The Fund is not a cash deposit account and is not covered by retail deposit schemes.

**Term:**

The Fund does not have a maturity date.

The PRIIP Manufacturer cannot terminate the Fund unilaterally. The Board of Directors may furthermore decide to liquidate the Fund in certain circumstances set out in the prospectus and articles of incorporation of the Fund.

**Additional Information:**

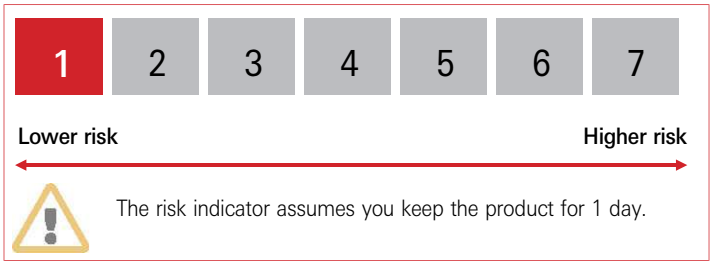
This document describes a single share class of a sub-fund of the UCITS. Further information about the UCITS including the Prospectus, the most recent annual and semi-annual reports of the UCITS and the latest share prices, may be obtained free of charge, in English, from the Administrator by emailing hsbc.dealingteam@bnymellon.com, or by visiting www.assetmanagement.hsbc.com/liquidity. The indicative intra-day net asset value of the fund is available on at least one major market data vendor terminal such as Bloomberg, as well as on a wide range of websites that display stock market data, including www.reuters.com. Details of the underlying investments of the fund are available on www.assetmanagement.hsbc.com/liquidity. The Prospectus, annual and semi-annual reports are prepared for the entire UCITS.

The Depositary is The Bank of New York Mellon SA/NV, Dublin Branch. The Fund's assets are kept safe by the Depositary and are segregated from the assets of other Funds.

It is not possible to switch your shares into shares of a different share class or sub-fund. The conversion of the ETF Shares into Non-ETF Shares and vice versa is not permitted. Details of how to do this are in the General Fund Information "Switching" section of the Prospectus.

## What are the risks and what could I get in return?

**Risk Indicator**




The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

Additional risks not included in the Summary Risk Indicator (SRI) include: Liquidity, Counterparty, Operational, Investment Leverage and Exchange Rate Risk. Please refer to the prospectus for other risks.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

**Performance Scenarios**

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

| **Recommended Holding Period: 1 day**<br>**Investment of EUR 10,000** | | **If you exit after 1 day** |
|---|---|---|
| Minimum | The Fund is not covered by an investor compensation or guarantee scheme, you may lose some or all of the amount invested. | |
| Stress Scenario | What you might get back after costs | EUR 10,000 |
| | Percentage return | -0.02 % |
| Unfavourable Scenario | What you might get back after costs | EUR 10,000 |
| | Percentage return | -0.01 % |
| Moderate Scenario | What you might get back after costs | EUR 10,000 |
| | Percentage return | -0.00 % |
| Favourable Scenario | What you might get back after costs | EUR 10,010 |
| | Percentage return | 0.05 % |

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between March 2020 and March 2020. The moderate scenario occurred for an investment between May 2017 and May 2017. The favourable scenario occurred for an investment between March 2024 and March 2024. A suitable benchmark was used where the Fund had insufficient history.

## What happens if HSBC Investment Funds (Luxembourg) S.A. is unable to pay out?

The Fund's ability to pay out would not be affected by the default of HSBC Investment Funds (Luxembourg) S.A.. The Fund's assets are kept safe by the Depositary and are segregated from the assets of other Funds. This means that the holdings of one Fund are kept separate from the holdings of the other Funds and your investment in the Fund cannot be used to pay the liabilities of any other Fund. There is a potential liability risk for the Depositary if the assets of the Fund are lost. The Depositary is liable in case of its negligent or intentional failure to properly fulfil its obligations.

In the event of a bankruptcy or insolvency of the Depositary or other service provider, investors could experience delays (for example, delays in the processing of subscriptions, conversions and redemption of shares) or other disruptions and there may be a risk of default. The Fund is not covered by an investor compensation or guarantee scheme.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

**Cost over time**

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount.

We have assumed EUR 10,000 is invested over the recommended holding period.

| **Recommended Holding Period: 1 day**<br>**Investment of EUR 10,000** | **If you exit after 1 day** |
|---|---|
| Total Costs | 0 EUR |
| Cost impact % * | 0.0% |

* This illustrates the effect of costs over a holding period of less than 1 year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

**Composition of costs**

| One-off costs upon entry or exit | | If you exit after 1 day |
|---|---|---|
| Entry costs | We do not charge an entry fee. | Up to 0 EUR |
| Exit costs | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 EUR |
| **Ongoing costs taken each year** | | |
| Management fees and other administrative or operating costs | 0.10% of the value of your investment per year. This figure is an estimate as the share class has not been priced for a full financial year. | 0 EUR |
| Transaction costs | 0.01% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 0 EUR |
| **Incidental costs taken under specific conditions** | | |
| Performance Fees | There is no performance fee for this product. | 0 EUR |

A conversion charge may be payable.

## How long should I hold it and can I take money out early?

**Recommended Holding Period: 1 day**

Investment in this Fund may be appropriate for investors who plan to invest over a very short term. There are no penalties if you wish to redeem your holdings in the Fund prior to the recommended holding period. An exit fee may be applicable, please refer to the "Composition of Costs" table for details.

## How can I complain?

Complaints about the product, or the about the conduct of HSBC Investment Funds (Luxembourg) S.A., or the person advising on or selling the product, should be addressed in writing to 18 Boulevard de Kockelscheuer, 1821 Luxembourg, Grand Duchy of Luxembourg, or by e-mail to hifl.complaint@hsbc.com.

## Other relevant information

Detailed information for article 8 and 9 sustainable investment products, as categorised under the Sustainable Finance Disclosure Regulation (SFDR), including; description of the environmental or social characteristics or the sustainable investment objective; methodologies used to assess, measure and monitor the environmental or social characteristics and the impact of the selected sustainable investments and; objectives and benchmark information, can be found at: https://www.assetmanagement.hsbc.co.uk/en/intermediary/investment-expertise/sustainable-investments/sustainable-investment-product-offering

The previous performance scenarios can be found in the Fund Centre section of our website by visiting http://www.globalliquidity.hsbc.com. There is insufficient history available to provide past performance figures.

When this product is used as a unit-linked support for a life insurance or capitalization contract, the additional information on this contract, such as the costs of the contract, which are not included in the costs indicated in this document, the contact in the event of a claim and what happens in the event of failure of the insurance company, are presented in the key information document of this contract, which must be provided by your insurer or broker or any other intermediary of insurance in accordance with its legal obligation.