



HSBC Asset Management

**KEY INVESTOR INFORMATION DOCUMENT (KIID) OF
HSBC UAE FUNDS – HIF (LUX) ISLAMIC GLOBAL EQUITY INDEX FEEDER FUND**



This document (KIID) is a summary of the Prospectus and is an integral part which must be read with the Prospectus. This document is subject to Federal Law No. (4) of 2000 regarding the Emirates Securities and Commodities Authority and Market and the Authority's Board of Directors' Decision No. (01/RM) of 2023 Concerning the Regulations as to Investment Funds (the "Funds Regulations") and all laws and resolutions applicable in the United Arab Emirates.

Such summary shall be read as an introduction to the Prospectus, and it is not recommended to rely alone on the information that was detailed in the terms and conditions contained in this summary, as the Prospectus includes more detailed information. Any investment decision must be based on considering all the information of the Prospectus and the relevant Application Form.

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| Name of the Sub-Fund | HSBC UAE Funds – HIF (Lux) Islamic Global Equity Index Feeder Fund , a sub-fund of HSBC UAE Funds |
| Investment Objective of the Sub-Fund | <p>The Sub-Fund's investment objective is to invest substantially all of its assets, and in any case at least 85% of the Sub-Fund's total assets, in HSBC Islamic Funds – HSBC Islamic Global Equity Index (the "Master Fund"), an equity fund established as a sub-fund of HSBC Islamic Funds, an umbrella SICAV-UCITS established in Luxembourg and authorised for public distribution.</p> <p>Up to 15% of the Sub-Fund's assets may be invested in Shariah compliant (i) liquid assets (e.g., cash, money market instruments, etc.) and (ii) financial derivatives that can be only used for hedging purposes.</p> |
| Management Type | External management by duly licensed Fund Manager |
| Name of Founder | HSBC Investment Funds (Luxembourg) S.A. - Dubai Branch |
| Name of Fund Manager | HSBC Investment Funds (Luxembourg) S.A. - Dubai Branch |
| SCA License Number of Fund Manager | CN-20200000336 |
| Custodian | HSBC Bank Middle East Limited |
| Subscription Bank | HSBC Bank Middle East Limited |
| Fund Administrator | HSBC Investment Funds (Luxembourg) S.A. - Dubai Branch |
| Registrar | HSBC Investment Funds (Luxembourg) S.A. - Dubai Branch |
| Legal Advisor | Simmons & Simmons Middle East LLP |

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| Auditor | PricewaterhouseCoopers Limited Partnership (Dubai Branch) |
| Shariah Supervisory Committee | <p>The Shariah Supervisory Committee for the Sub-Fund will be the same as the Master Fund Shariah Committee at the level of the Master Fund, namely the Global Shariah Supervisory Committee of HSBC Bank Middle East Limited, composed of:</p> <ul style="list-style-type: none"> • Sheikh Nizam M. Yaquby, Chairman; • Dr. Mohammed Elgari, Member; and • Dr. Aznan Hassan, Member. |
| Term of the Sub-Fund | Unlimited |
| Launch Date | 27 October 2025 |
| Financial Year | The Sub-Fund's accounting year begins on August 1 st and ends on July 31 st of each year. |
| Type of Sub-Fund | Open-ended Public Fund |
| Specialist Class of Sub-Fund | Feeder Fund and Shariah Compliant Fund |
| Shariah Compliant Fund | Yes |
| Markets of Investments | <p>Sub-Fund: Luxembourg</p> <p>Master Fund: relevant markets included in the Index (i.e., Dow Jones Islamic Market Titans 100 index)</p> |
| Type of Assets | Units of the Master Fund |
| Description of Master Fund | The Master Fund is an equity fund established as a sub-fund of HSBC Islamic Funds, an umbrella SICAV-UCITS established in Luxembourg. The Master Fund aims to track the performance of a world index, through investment in a diversified portfolio of securities as defined by the relevant index, which meets Islamic investment principles as interpreted and laid down by the Master Fund Shariah Committee. |
| Frequency of NAV Calculation | Daily (each Business Day) |
| Base Currency of the Sub-Fund | U.S. Dollar |

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| Capital | Minimum Launch Size of USD 10,000, which has been reached before the end of the Initial Offering Period Maximum size: not applicable |
| Initial Offering Period | 27 October 2025 – 31 October 2025 |
| Price per Unit during Initial Offering Period | USD 10 |
| Price per Unit after Initial Offering Period | Net Asset Value of the Unit |
| Classes of Units | Class AC Class ACOGBP Class ACGBP Class ACOEUR Class ACEUR |
| Distributions | Class AC: Accumulating Units Class ACOGBP: Currency Hedged Units and Accumulating Units Class ACGBP: Accumulating Units Class ACOEUR: Currency Hedged Units and Accumulating Units Class ACEUR: Accumulating Units |
| Subscription for Units | Daily subscription |
| Redemption of Units | Daily redemption |
| Subscription Fee | Class AC: Up to 5% Class ACOGBP: Up to 5% Class ACGBP: Up to 5% Class ACOEUR: Up to 5% Class ACEUR: Up to 5% The Subscription Fee will not apply during the Initial Offering Period. |
| Redemption Fee | 0% |

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| Conversion Fee | <p>Class AC: Up to 5%</p> <p>Class ACOGBP: Up to 5%</p> <p>Class ACGBP: Up to 5%</p> <p>Class ACOEUR: Up to 5%</p> <p>Class ACEUR: Up to 5%</p> |
| Sub-Fund Establishment Costs | <p>Costs of registration, establishment and launch of the Sub-Fund and the Fund, including the Sub-Fund's pro rata share of such costs of the Fund (the "Establishment Costs"), will be borne by the Sub-Fund.</p> <p>The Establishment Costs for the Sub-Fund will be up to USD 45,000, to be amortised over a period not exceeding five (5) years from the formation date of the Sub-Fund. These Establishment Costs will be included within the Operating Expenses Cap, which is set at a maximum of 20 basis points (bps) of the Net Asset Value.</p> |
| Management Fee | <p>Class AC: 0.90%</p> <p>Class ACOGBP: 0.90%</p> <p>Class ACGBP: 0.90%</p> <p>Class ACOEUR: 0.90%</p> <p>Class ACEUR: 0.90%</p> |
| Operating Currency Hedged Unit Class Fee | <p>Class AC: 0%</p> <p>Class ACOGBP: Up to 0.025%</p> <p>Class ACGBP: 0%</p> <p>Class ACOEUR: Up to 0.025%</p> <p>Class ACEUR: 0%</p> |
| Custodian Fee | This Custodian Fee is included within the Operating Expenses Cap. |
| Fund Administration Fee | This Administrator Fee is included within the Operating Expenses Cap. |
| Auditor Fee | This Auditor Fee is included within the Operating Expenses Cap. |
| Shariah Supervisory Committee Fee | This Shariah Supervisory Committee Fee is included within the Operating Expenses Cap. |

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| General and administrative expenses of the Sub-Fund's operations | <p>The Sub-Fund pays out of its Assets all operating expenses payable by this Sub-Fund or specific Classes of Units within that Sub-Fund (the “Operating Expenses”). The Operating Expenses include the fees payable to some service providers, administrative expenses such as registration fees, insurance coverage, documentation costs and expenses incurred by the Fund Manager in connection with the operating, administrative and servicing costs for the Sub-Fund or specific Classes of Units within the Sub-Fund.</p> <p>The Operating Expenses charged to the Sub-Fund and/or a Class are capped at a maximum annual percentage of 20 bps of the Net Asset Value (the “Operating Expenses Cap”). Any amount exceeding this Operating Expenses Cap will be borne directly by the Fund Manager or its affiliates.</p> |
| Master Fund Fees, Costs and Expenses | The Sub-Fund pays certain fees and expenses in connection with its investment in the Master Fund. The Master Fund, in turn, pays certain fees and expenses in connection with its operations and activities as further detailed in the Master Fund Prospectus. Such fees are indirectly borne by each Unitholder in the Sub-Fund. |
| Profits and Risks of the Sub-Fund | Please refer to the Prospectus and the relevant Sub-Fund Supplement, the Risk Factors section, and the prospectus of the Master Fund. |
| Transfer between Sub-Funds | Permitted |
| Investments in other funds | Not restricted, subject to compliance with the Investment Objective of the Sub-Fund and the Funds Regulations issued by the Authority. |
| Structured or guaranteed investments | No |
| Reports available to Unitholders | <p>Audited annual financial statements</p> <p>Semi-annual financial statements</p> <p>Annual performance report</p> <p>Semi-annual performance report</p> |
| Rights of Unitholders | Purchasing Units in the Sub-Fund does not grant the Unitholder the rights granted to holders of shares in commercial companies, nor does it grant any ownership rights, voting rights, control rights or any other rights in the underlying assets, except as stated in the Prospectus. |

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| Further information on the Fund and Sub-Fund | <p>Please refer to the Prospectus, the relevant Sub-Fund Supplement, and the prospectus of the Master Fund. For further information, please contact the Fund Manager at:</p> <p>HSBC Investment Funds (Luxembourg) S.A. - Dubai Branch, Floor 20, HSBC Tower, Downtown Dubai, PO Box 66, Dubai, United Arab Emirates</p> |
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