

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus<sup>1</sup>.
- It is important to read the Singapore Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.

## SIGNATURE CIO GROWTH FUND

(the "Sub-Fund"), a sub-fund of **AMUNDI ASIA FUNDS** (the "Fund")

|                    |  |   |   |
|--------------------|--|---|---|
| Product Type       | <i>fonds commun de placement (FCP)</i> | Launch Date   | 30 September 2022 <sup>2</sup>  |
| Management Company | Amundi Luxembourg S.A.                 | Depository  | CACEIS BANK, Luxembourg Branch  |
| Investment Manager | Amundi Hong Kong Ltd                   | Dealing Frequency   | Daily, on each business day   |
| Capital Guaranteed | No                                     | Expense Ratio for the financial year ended 31 December 2024 | AU (C): 1.13%<br>AU MD (D): 0.91%<br>AS Hgd (C): 1.15%<br>AS Hgd MD (D): 0.90%<br>AHK (C): 1.13%<br>AHK MD (D): 0.54%<br>AA Hgd MD (D): 0.23%<br>AE Hgd (C): 0.96%<br>AE Hgd MD (D): 0.85%<br>AG Hgd (C): 0.38%<br>AG Hgd MD (D): 0.39%<br>SC Invest S (C): 0.63%<br>SC Invest S MD (D): 0.52%<br>AA Hgd (C), ACA Hgd (C), ACA Hgd MD (D), AC Hgd (C), AC Hgd MD (D), ANZ Hgd (C), ANZ Hgd MD (D), ARH Hgd (C), AJ Hgd (C), AJ Hgd MD (D): NA |

### PRODUCT SUITABILITY

#### WHO IS THE PRODUCT SUITABLE FOR?

- The Sub-Fund is only suitable for investors who:
  - understand the risks of the Sub-Fund
  - understand the risk of losing some or all of the capital invested
  - plan to have a medium to long-term investment horizon
  - seek to increase the value of their investment over the recommended holding period
- The Sub-Fund can provide a core component of a well-diversified and balanced global portfolio strategy and will have a significantly higher weighting to equity and higher risk asset classes.

Refer to [paragraph 3](#) of the Singapore Prospectus for further information on product suitability.

<sup>1</sup> The Singapore Prospectus is available from the Singapore Representative at 80 Raffles Place, #23-01 UOB Plaza 1, Singapore 048624 or any Singapore Distributor, during normal business hours.

<sup>2</sup> For Class AU (C), the earliest of the available Classes to incept.

| KEY PRODUCT FEATURES   |   |
|--|---|
| <p><b>WHAT ARE YOU INVESTING IN?</b></p> <ul style="list-style-type: none"> <li>■ You are investing in a sub-fund of the Fund, an open-ended common fund that functions as an umbrella structure established under the laws of the Luxembourg which qualifies as a UCITS under the 2010 Law.</li> <li>■ The Sub-Fund aims to achieve growth mainly through capital appreciation over a mid to long-term investment horizon.</li> <li>■ Please check with your Singapore Distributor for the classes available for subscription.</li> <li>■ Distributing units (indicated with the unit class suffix (D)) will distribute substantially all net investment income received by the Sub-Fund, and may also distribute capital gains (both realised and unrealised) and capital. When a dividend is declared, the NAV of the relevant class is reduced by the amount of the dividend.</li> </ul>   | <p>Refer to <u>paragraphs 1 and 3</u> of the Singapore Prospectus for further information on features of the product.</p>                           |
| Investment Strategy  |   |
| <ul style="list-style-type: none"> <li>■ The Sub-Fund is a fund of funds that will invest at least 80% of its net assets in UCITS/UCIs.</li> <li>■ The Sub-Fund will invest in eligible UCITS/UCIs that expose to the following asset classes:                             <ul style="list-style-type: none"> <li>- Between 60% and 95% of its net assets in equities.</li> <li>- Up to 30% of its net assets in fixed income (not including money market funds as defined by MMFR). Within this limit, the Sub-Fund may invest up to 20% of its net assets in non-investment grade debt.</li> <li>- Up to 20% in money market funds as defined by MMFR.</li> <li>- Up to 10% of its net assets in liquid alternatives (UCITS/UCIs investing in alternative strategies).</li> <li>- Up to 10% of its net assets in commodities.</li> </ul> </li> <li>■ There are no currency constraints to these investments.</li> <li>■ Up to 80% of net assets may be invested in emerging markets considering combined equity and fixed income assets.</li> <li>■ Up to 20% of net assets may be invested in money market instruments and term deposits for investment or treasury purposes.</li> <li>■ Derivatives may be used for hedging purpose only.</li> <li>■ The Sub-Fund will be managed combining top-down macroeconomic views and bottom-up mutual funds and ETFs selection from Standard Chartered's Chief Investment Office (CIO) and Investments Management teams.</li> <li>■ The Sub-Fund is actively managed and is not managed in reference to a benchmark.</li> <li>■ The Sub-Fund integrates Sustainability Factors in its investment process and takes into account principal adverse impacts of investment decisions on Sustainability Factors. The Sub-Fund does not integrate a consideration of environmentally sustainable economic activities (as prescribed in the Taxonomy Regulation) into its investment process.</li> </ul> | <p>Refer to <u>paragraph 3</u> of the Singapore Prospectus for further information on the investment strategy of the product.</p>                   |
| Parties Involved   |   |
| <p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>■ The Management Company is Amundi Luxembourg S.A.</li> <li>■ The Investment Manager is Amundi Hong Kong Ltd.</li> <li>■ The Sub-Investment Manager is Amundi Singapore Ltd.</li> <li>■ The Investment Advisor is Standard Chartered Bank (Singapore) Limited.</li> <li>■ The Depositary is CACEIS BANK, Luxembourg Branch.</li> </ul>  | <p>Refer to <u>paragraph 2</u> of the Singapore Prospectus for further information on these entities and what happens if they become insolvent.</p> |

| KEY RISKS   |   |       |                         |       |  |
|---|---|-------|-------------------------|-------|--|
| <p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b><br/> <b>The value of the product and its dividends may rise or fall. These risk factors may cause you to lose some or all of your investment:</b></p>  | <p>Refer to <a href="#">paragraphs 3 and 5</a> of the Singapore Prospectus for further information on risks of the product.</p> |       |                         |       |  |
| Market and Credit Risks   |   |       |                         |       |  |
| <ul style="list-style-type: none"> <li>■ <b>You are exposed to market risk.</b> The value of the Sub-Fund's investments changes continuously, and can fall based on a wide variety of factors.</li> <li>■ <b>You are exposed to equity risk.</b> Equities can lose value rapidly, and typically involve higher risks than bonds or MMIs. If a company goes through bankruptcy or a similar financial restructuring, its equities may lose most or all of their value.</li> <li>■ <b>You are exposed to credit risk.</b> A bond or MMI could lose value if the issuer's financial health deteriorates.</li> </ul>  |   |       |                         |       |  |
| Liquidity Risks   |   |       |                         |       |  |
| <ul style="list-style-type: none"> <li>■ <b>The Sub-Fund is not listed and you can redeem only on business days.</b></li> <li>■ Redemptions could be subject to delays and other redemption policies set by the Sub-Fund.</li> <li>■ Any security could become hard to value or to sell at a desired time and price.</li> </ul>   |   |       |                         |       |  |
| Product-Specific Risks  |   |       |                         |       |  |
| <ul style="list-style-type: none"> <li>■ <b>You are exposed to default risk.</b> The issuers of certain bonds could become unable to make payments on their bonds.</li> <li>■ <b>You are exposed to high yield risk.</b> Investment in high yield debt securities is subject to risks of interest rate, currency, market, credit and security.</li> <li>■ <b>You are exposed to emerging markets risk.</b> Emerging markets are less established than developed markets and therefore involve higher risks, particularly market, liquidity, currency risks and interest rate risks, and the risk of higher volatility.</li> <li>■ <b>You are exposed to commodity-related investments risk.</b> Commodity values can be highly volatile, in part because they can be affected by many factors, such as changes in interest rates, changes in supply and demand, extreme weather, agricultural diseases, trade policies and political and regulatory developments.</li> <li>■ <b>You are exposed to currency risk.</b> Changes in currency exchange rates could reduce investment gains or increase investment losses, in some cases significantly. Exchange rates can change rapidly and unpredictably, and it may be difficult for the sub-fund to unwind its exposure to a given currency in time to avoid losses.</li> <li>■ <b>You are exposed to investment fund risk.</b> Investing in any investment fund involves certain risks an investor would not face if investing in markets directly.</li> </ul> |   |       |                         |       |  |
| FEES AND CHARGES  |   |       |                         |       |  |
| <p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b><br/> <b>Payable directly by you</b></p> <ul style="list-style-type: none"> <li>■ You will need to pay the following fees and charges as a percentage of your gross investment amount:</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #e0e0e0;"><b>Purchase fee (max)</b></td> <td>5.00%</td> </tr> <tr> <td style="background-color: #e0e0e0;"><b>Switch fee (max)</b></td> <td>1.00%</td> </tr> </table>  | <b>Purchase fee (max)</b>   | 5.00% | <b>Switch fee (max)</b> | 1.00% | <p>Refer to <a href="#">paragraph 4</a> of the Singapore Prospectus for further information on fees and charges.</p> |
| <b>Purchase fee (max)</b>   | 5.00%   |       |                         |       |  |
| <b>Switch fee (max)</b>   | 1.00%   |       |                         |       |  |

- You should check with your Singapore Distributor if it imposes any other fees and charges not included in the Singapore Prospectus.

Payable by the Sub-Fund from invested proceeds

- The Sub-Fund will pay the following fees and charges from its assets to the Management Company and other parties:

|   |  |
|---|--|
| <b>Management fee (max)</b>   | 0.95% p.a.   |
| <b>(i) Retained by the Management Company</b>   | (i) 36.8% of management fee                                |
| <b>(ii) Paid by the Management Company to financial adviser (trailer fee)<sup>3</sup></b> | (ii) 63.2% of management fee                               |
| <b>Administration fee (max)</b>   | 0.11% to 0.13% p.a., depending on the relevant Unit Class. |
| <b>Indirect fees (max)</b>  | 0.43% p.a.   |

- Other fees and expenses may be incurred by the Sub-Fund including taxes on assets and income, standard brokerage and bank charges incurred on business payable and costs of local legal advisers.

## VALUATIONS AND EXITING FROM THIS INVESTMENT

### HOW OFTEN ARE VALUATIONS AVAILABLE?

The NAV of a particular business day is normally available on the website <http://www.amundi.com.sg> within 3 business days following the relevant business day, and may also be obtained from the Singapore Representative.

### HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- You can exit the Sub-Fund by submitting a written redemption order to the Singapore Distributor through whom your units were purchased. There is no cancellation period for subscriptions.
- Redemption proceeds will normally be paid within 4 business days following the relevant business day on which the redemption request is accepted for processing.
- Your redemption price is determined as follows:
  - If your redemption request is received and accepted by the registrar and transfer agent by the Cut-off Time on a business day, you will be paid a price based on the NAV per unit applicable to that business day.
  - If your redemption request is received and accepted after the Cut-off Time on a business day, you will be paid a price based on the NAV per unit applicable to the next business day.
  - Singapore Distributors may have earlier dealing deadlines. You should confirm the applicable dealing deadline with your Singapore Distributor.
- The redemption proceeds that you receive will be the redemption price multiplied by the number of units redeemed, less any charges. An example based on a redemption of 1,000 units at a notional redemption price (NAV per unit) of USD10.70 is as follows:

|  |   |  |   |  |
|--|---|--|---|--|
| 1,000.000 units<br>Redemption<br>request | x | USD10.70<br>Notional<br>redemption price | = | USD10,700.00<br>Net redemption<br>proceeds |
|--|---|--|---|--|

Refer to paragraphs 9 and 11 of the Singapore Prospectus for further information on valuation and exiting from the product.

## CONTACT INFORMATION

### HOW DO YOU CONTACT US?

You may contact the Singapore Representative, Amundi Singapore Limited, at 80 Raffles Place #23-01 UOB Plaza 1 Singapore 048624 (Tel: (65) 6439 9333).

<sup>3</sup>Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

**APPENDIX: GLOSSARY OF TERMS**

|  |  |
|--|--|
| <b>2010 Law</b>  | The Luxembourg law of December 17, 2010 on Undertakings for Collective Investment, as amended.   |
| <b>business day</b>                                    | Any day that a Sub-Fund calculates NAV and processes transactions in units. In particular, any day that is a full bank business day in Luxembourg, Ireland and Singapore and a full open day in main stock exchange in USA and London stock exchange.  |
| <b>class</b>   | A class of units in the Sub-Fund, as described in paragraph 1.1 of the Singapore Prospectus.   |
| <b>Cut-off Time</b>                                    | 11.00 a.m. Central European Time (CET). For indicative purposes, 11.00 a.m. CET corresponds to:<br>(a) 6.00 p.m. Singapore time from the last Sunday of October (included) until the last Sunday of March of the following year (excluded);<br>(b) 5.00 p.m. Singapore time from the last Sunday of March (included) up to the last Sunday of October during the year (excluded).  |
| <b>environmentally sustainable economic activities</b> | An investment in one or several economic activities that qualify as environmentally sustainable under the Taxonomy Regulation (TR). For the purpose of establishing the degree to which an investment is environmentally sustainable, an economic activity shall qualify as environmentally sustainable where that economic activity contributes substantially to one or more of the environmental objectives set out in the TR, does not significantly harm any of the environmental objectives set out in the TR, is carried out in compliance with the minimum safeguards laid down in the TR and complies with the technical screening criteria that have been established by the European Commission in accordance with the TR. |
| <b>EPM</b>   | Efficient portfolio management.  |
| <b>ETF</b>   | Exchange traded fund.  |
| <b>Launch Date</b>                                     | The date of the available unit class of the Sub-Fund that was incepted the earliest.   |
| <b>MMF Regulation or MMFR</b>                          | The Regulation (EU) 2017/1131 of the European Parliament and of the Council of 14 June 2017 on money market funds and Commission Delegated Regulation (EU) 2018/990 of 10 April 2018 amending and supplementing Regulation (EU) 2017/1131 of the European Parliament and of the Council with regard to simple, transparent and standardised (STS) securitisations and asset-backed commercial papers (ABCPs), requirements for assets received as part of reverse repurchase agreements and credit quality assessment methodologies.   |
| <b>MMI</b>   | Money market instrument.   |
| <b>NAV</b>   | Net asset value.   |
| <b>Singapore Business Day</b>                          | Any day (other than a Saturday, Sunday or public holiday) on which commercial banks are open for business in Singapore.  |
| <b>Singapore Distributors</b>                          | Authorised distributors of the Sub-Fund in Singapore.  |
| <b>Sustainability Factors</b>                          | For the purposes of art. 2.(24) of the SFDR, environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery.   |

|                            |  |
|----------------------------|--|
| <b>Taxonomy Regulation</b> | Regulation 2020/852 of the European Parliament and of the Council of 27th November 2019 on the establishment of a framework to facilitate sustainable investment and amending Regulation (EU) 2019/2088 ‘disclosure regulation’ or ‘SFDR’. |
| <b>UCITS</b>               | Undertaking for Collective Investment in Transferable Securities.  |
| <b>UCI</b>                 | Undertakings for Collective Investment.  |
| <b>units</b>               | Units of the Sub-Fund or (as the context may require) a class thereof.   |