

## Key things you should know

1. Investments in mutual fund schemes are subject to market risks. This means that both, the principal invested by you and the performance of the mutual funds, are neither assured nor guaranteed by HSBC.
2. All mutual funds do not carry the same risks. There are a number of risks that you should be aware of before you decide to invest. In addition to HSBC's documents, do refer to all scheme specific documents from the Asset Management Company (AMC) for a full explanation of such risks. Scheme specific document from the AMC includes Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) and addendums.
3. For some product categories such as Liquid/Cash Fund and close-ended debt funds (Fixed Term Funds/Fixed Maturity Plans, Capital Protection Oriented Plans, etc.) HSBC only distributes products from HSBC Asset Management Company (AMC) and does not offer products from other AMCs.
4. HSBC does not conduct any due diligence on the products of HSBC Asset Management (India) Private Limited, as the same are a part of the HSBC Group and are governed by internal parameters. As regards other third party investment products offered through HSBC, the same are researched by a team based on various internal product parameters.
5. There are costs (fees, charges, expenses, etc.) associated with investment in a mutual fund and exiting from it. Costs incurred by investors include charges levied by mutual fund and charges payable to HSBC. Investors should carefully consider these costs when making an investment decision.
6. You should refer to the scheme specific documents for a detailed understanding of the tax implications on the mutual fund, and any effect that they may have on your personal finances. HSBC India does not provide tax advice and we recommend that you consult your tax advisor with regards to the same. The tax benefits and implications mentioned in any marketing material provided by the AMC are as per the prevalent applicable tax laws and are subject to change.
7. We endeavour to suggest a range of products that may be suitable for you based on your financial needs, risk profile, investment objectives and other information provided by you. The decision to invest in the products recommended by us finally rests with you.
8. Insurance products are suited to address long-term protection and financial planning needs, such as securing your family's lifestyle, children's education planning and retirement planning.
9. All your health related details must be correctly disclosed in the policy application documents, when applying for an insurance policy.
10. It is important to pay your premiums regularly and on time. If premiums are not paid as per policy terms, the policy will be discontinued by the insurance company and your life cover benefits will cease to exist.
11. Returns on unit linked insurance policies are subject to market performance and therefore are not guaranteed.
12. You must go through the sales brochures, documents and our website [www.hsbc.co.in](http://www.hsbc.co.in) to have a complete understanding of product features such as charges, lock-in period, etc., of the policy that you wish to purchase.