

Prepared on: 25/02/2026

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus¹.
- 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.

**CAPITAL INTERNATIONAL FUND
– CAPITAL GROUP GLOBAL BOND FUND (LUX) (the “Fund”)**

Product Type	A sub-fund of an open-ended investment	Launch Date	3 April 1998
Management Company	Capital International Management Company Sàrl	Depositary and Custodian	J. P. Morgan SE, Luxembourg Branch
Investment Adviser	Capital Research and Management Company	Dealing Frequency	Each Valuation Date
Capital Guaranteed	No	Expense Ratio for the financial period ended 31 December 2024	1.10% (Class B, Bd) 0.50% (Classes P, Pfdmh-GBP) 0.60% (Classes Z, Zd, Zh-EUR, Zh-USD) 0.45% (Classes ZL and ZLd)

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is actively managed and only suitable for investors who:
 - seek for current income and the potential for higher returns than cash through investment primarily in global corporate or government Investment Grade Bonds;
 - seek to consider environmental, social and/or governance criteria as part of their investments within the meaning of Article 8 of the SFDR;
 - are aware that the value of Shares and the income from them may rise as well as fall and there is the possible loss of the principal amount invested.

Further Information
Refer to paragraph 10 and paragraph (a) of Appendix 7 of the Singapore Prospectus for more information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of a SICAV, which is an open-ended investment company constituted in Luxembourg.
- The Fund aims for over the long term, a high level of total return consistent with prudent investment management. The Fund invests worldwide primarily in Investment Grade Bonds of governmental, supranational and corporate issuers and in other fixed income securities including mortgage and asset backed securities, denominated in various currencies.
The Fund intends to recommend that dividends be distributed to Shareholders of all Dividend-distributing Equivalent Classes and Dividend-distributing Hedged Equivalent Classes. You should note that the declaration and/or payment of dividends may be made out of capital and may have the effect of lowering the net asset value of the Fund.

Refer to paragraph 1, paragraphs (a) and (e) of Appendix 7 of the Singapore Prospectus for more information on features of the product.

¹ The Singapore Prospectus and the Luxembourg Prospectus for the Fund are accessible at www.fundinfo.com.

Investment Strategy	
<ul style="list-style-type: none"> • The Fund will invest worldwide primarily in Investment Grade Bonds of governmental, supranational and corporate issuers and in other fixed income securities including mortgage and asset backed securities, denominated in various currencies. The types of mortgage backed securities in which the Fund may invest are CMBS, CMO, RMBS and TBA contracts. These are usually listed or traded on other Regulated Markets. The eligible investment countries for the Fund include any country. • The Fund may invest in MBS or ABS which will not exceed 40% of the net assets of the Fund. The Fund may also use financial derivative instruments for investment purposes, hedging and/or efficient portfolio management. Instruments permitted are interest rate swaps, CDXs, CDS, forward contracts, FX options, futures and options on futures. • Up to 10% of the total net assets of the Fund may be subject to Total Return Swaps. • The Fund may invest on the China Interbank Bond Market up to 20% of the net assets of the Fund, either directly or via Bond Connect. • The Fund may also purchase unlisted Investment Grade Bonds, subject to relevant provisions of Annex 1. • For treasury purposes and/or in case of unfavourable market conditions, the Fund may also invest in deposits with credit institutions, money market instruments and units of money market funds within the meaning of the investment restrictions set out in Annex 1. • The Investment Adviser evaluates and applies ESG and norms-based screening to implement exclusions at the time of purchase on corporate and sovereign issuers, with respect to certain sectors such as weapons. The negative screening policy applied can be found on Capital Group’s website. Companies must have good governance practices. 	<p>Refer to paragraph (a) of Appendix 7 of the Singapore Prospectus for more information on the investment policy and strategy of the Fund.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • The Fund is a sub-fund of a SICAV. The board of directors of Capital International Fund (“Company”) is ultimately responsible for the management and administration of the Fund, including the determination of its general investment policies. • The Management Company is Capital International Management Company Sàrl who is responsible for the investment management, the administration and the implementation of the Fund’s distribution and marketing functions as prescribed by the relevant Luxembourg law. • The Singapore Representative is Capital Group Investment Management Pte. Ltd. • The Investment Adviser is Capital Research and Management Company. • The Investment sub-Adviser is Capital International Sàrl. • The Depositary and Custodian is J.P. Morgan SE, Luxembourg Branch. 	<p>Refer to paragraphs 1 to 4 of the Singapore Prospectus for more information on the role and responsibilities of these entities and refer to paragraph 26 of the Singapore Prospectus for what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment:</p>	<p>Refer to paragraph 10 of the Singapore Prospectus for more information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to market risks as the Fund invests primarily in Bonds. The market values of Bonds generally vary inversely with the level of interest rates – when interest rates rise, their values will tend to decline and vice versa. 	
Liquidity Risks	
<ul style="list-style-type: none"> • The Fund is not listed and Shares can only be redeemed on each Valuation Date. There is no secondary market for the Fund. The redemption requests may be made to the Management Company through the transfer agent or the appointed distributors in Singapore. 	

Product-Specific Risks

- **You are exposed to foreign exchange risks.**

The base Currency of the Fund is USD, while its investments may be in other foreign currency denominations. The Fund generally does not intend to systematically hedge currency exposures back to any currency at the level of the Fund's portfolio and investments in the Fund may be subject to foreign exchange risks.

- **You are exposed to derivatives risks.**

Derivatives may expose the Fund to certain additional risks relative to traditional securities such as credit risks of the counterparty, imperfect correlation between derivatives prices of related assets, rates or indices, potential loss of more money than the actual cost of the investment, potential for leverage, increased volatility and reduced liquidity and risk of mispricing or improper valuation.

- **You are exposed to Emerging Markets risks.**

Investing in Emerging Markets may involve risks in addition to and greater than those generally associated with investing in the securities markets of developed countries. For instance, Emerging Markets may have less developed legal and accounting systems than those in developed countries. The governments of these countries may be less stable and more likely to impose capital controls, nationalize a company or industry, place restrictions on foreign ownership and on withdrawing sale proceeds of securities from the country, and/or impose punitive taxes that could adversely affect the prices of securities.

- **You are exposed to mortgage and asset-backed securities risks.**

Mortgage-related securities, such as mortgage-backed securities ("MBS"), and other asset-backed securities ("ABS"), include debt obligations that represent interests in pools of mortgages or other income-bearing assets, such as consumer loans or receivables. Such securities often involve risks that are different from or more acute than the risks associated with investing in other types of debt securities. MBS and ABS securities are subject to changes in the payment patterns of borrowers of the underlying debt which can result in prepayment and extension risks.

- **You are exposed to China Interbank Bond Market risk and Bond Connect risks.**

Market volatility and potential lack of liquidity due to low trading volume of certain debt securities in the China Interbank Bond Market may result in prices of certain debt securities traded on such market fluctuating significantly. The Fund investing in such market is therefore subject to liquidity and volatility risks.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

Sales charge	<ul style="list-style-type: none"> ○ Maximum of 5.25% ○ No sales charge will be imposed by the Management Company on investors who subscribe for Shares through distributors in Singapore although investors should note that the distributors may impose a subscription charge separately. A sales charge up to a maximum of 5.25% may be withheld by the Management Company, distributors and other intermediaries from any amount to be invested in all Classes. A switch from one Fund to another is deemed a sale for this purpose. Such sales charge may be waived in whole or in part at the discretion of the distributors and other intermediaries or of the Management Company. Please refer to the section headed "Charges, Expenses and Fees", in particular, the sub-section headed "Charges Borne by the Investor" of the Luxembourg Prospectus for further information.
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Refer to paragraph (c) of Appendix 7 of the Singapore Prospectus for more information on fees and charges.

<p><u>Payable by the Fund from invested proceeds</u></p> <ul style="list-style-type: none"> The Fund will pay the following fees and charges to the Management Company, the Administrative Manager and the Depositary and/or Custodian. 																	
<p>Management Fee</p> <p>(a) Retained by Management Company</p> <p>(b) Paid by the Management Company to financial adviser²</p>	<ul style="list-style-type: none"> Class P and its Equivalent Classes: 0.32% p.a. Class Z and its Equivalent Classes: 0.40% p.a. Class ZL and its Equivalent Classes: 0.28% p.a. <p>For the above classes, the Management fee is 100% retained by the Management Company.</p> <ul style="list-style-type: none"> Class B and its Equivalent Classes: 0.80% p.a. <ul style="list-style-type: none"> (a) 35% to 100% of Management fee (b) 0% to 65% of Management fee 																
<p>Annual Administration Charge</p>	<ul style="list-style-type: none"> Maximum of 0.25% 																
VALUATIONS AND EXITING FROM THIS INVESTMENT																	
<p>HOW OFTEN ARE VALUATIONS AVAILABLE?</p> <ul style="list-style-type: none"> The assets of the Fund are valued on each Valuation Date. The Net Asset Value for all Classes of Shares will be published on the Company's website, https://www.capitalgroup.com/asia and may be published in any other foreign publication as the Company may decide from time to time. The Net Asset Value will usually be available online at https://www.capitalgroup.com/asia either late on the relevant Valuation Date or early on the following Business Day. <p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</p> <ul style="list-style-type: none"> You may not cancel or amend your subscription request after the Dealing Deadline of the relevant Valuation Date applicable to your subscription unless as decided by the Management Company in its sole discretion, subject to the fulfillment of certain conditions as set out in the Luxembourg Prospectus. You may exit the Fund on any Valuation Date by submitting a valid written request to the Management Company (through the transfer agent or appointed distributor in Singapore). Shares will be redeemed by the Company at the relevant Net Asset Value, potentially adjusted upwards or downwards as the case may be as described under the Luxembourg Prospectus, determined as of the Valuation Date on which a valid written request is received by the Management Company not later than the Dealing Deadline (less applicable redemption charge, if any). You will normally receive the redemption proceeds no later than the third calendar day (excluding Saturday and Sunday) after the Valuation Date on which your Shares were redeemed. The net redemption proceeds that you will receive will be the redemption price (Net Asset Value) multiplied by the number of Shares redeemed, less applicable redemption charges, if any (currently none). An example is as follows: <table style="margin-left: 40px;"> <tr> <td>1,000 Shares</td> <td>x</td> <td>\$1.10</td> <td>=</td> <td>\$1,100.00</td> </tr> <tr> <td></td> <td></td> <td>notional redemption</td> <td></td> <td></td> </tr> <tr> <td>redemption request</td> <td></td> <td>price(=Net Asset Value)</td> <td></td> <td>redemption proceeds</td> </tr> </table>		1,000 Shares	x	\$1.10	=	\$1,100.00			notional redemption			redemption request		price(=Net Asset Value)		redemption proceeds	<p>Refer to paragraph 11, paragraph 12 and paragraph 14 of the Singapore Prospectus and "Issue of Shares" section of the Luxembourg Prospectus for more information on valuation and exiting from the product.</p>
1,000 Shares	x	\$1.10	=	\$1,100.00													
		notional redemption															
redemption request		price(=Net Asset Value)		redemption proceeds													
CONTACT INFORMATION																	
<p>HOW DO YOU CONTACT US?</p> <p>Address: One Raffles Quay, 43rd floor North Tower, Singapore 048583</p> <p>Telephone No.: (65)- 6535-3777</p>																	

² This range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

APPENDIX: GLOSSARY OF TERMS	
ABS:	asset-backed securities.
Administrative Manager:	J. P. Morgan SE, Luxembourg Branch
Annex 1	the section titled “General Investment Guidelines and Restrictions” in the Luxembourg Prospectus.
Bond:	any transferable fixed-income security (which may include fixed-income securities convertible into equity and/or having attached warrants).
Business Day:	a day (other than a Saturday, a Sunday or 24 December in each year) on which banks are generally open for business in Luxembourg or such other days as the Company may decide.
CDS:	credit default swap.
CDXs:	Credit default swap index and iTraxx indices.
Class:	each class of Shares.
Commercial Mortgage Backed Securities (CMBS):	a type of mortgage-backed security secured by mortgages on commercial properties.
Collateralised Mortgage Obligations (CMO):	a type of security backed by a pool of mortgages or mortgage loans, which are divided into two or more separate bond issues.
Dealing Deadline:	1:00 p.m. Luxembourg time on each Valuation Date.
Dividend-distributing Equivalent Class:	a class, the characteristics and features of which are equivalent to those of another Class, except as specifically described under the section headed “The Classes” of the Luxembourg Prospectus in respect of dividend distribution.
Dividend-distributing Hedged Equivalent Class:	a class, the characteristics and features of which are equivalent to those of another Class, except as specifically described under the section headed “The Classes” of the Luxembourg Prospectus in respect of dividend distribution and currency hedging.
Emerging Markets:	countries that, in the opinion of the Investment Advisers, are generally considered to be developing countries by the international financial community.
ESG:	Environment, Social and Governance
Eurobond:	an international bond issued outside the country in whose currency its value is stated.
Investment Grade Bond:	a Bond with a credit rating equal to or better than BBB- by Standard & Poor’s or Fitch, or Baa3 by Moody’s, or an un-rated Bond deemed to be of equivalent standing by the Investment Adviser. In the case of a split-rated security, the highest rating will apply, unless otherwise specified in the relevant Fund Information Sheet in Annex 2 to the Luxembourg Prospectus.
MBS:	mortgage-backed securities.
NASD:	National Association of Securities Dealers.
NASDAQ:	National Association of Securities Dealers Automated Quotations.
Net Asset Value:	net asset value per Share.
Regulated Market:	a market that is regulated, operating regularly, recognised and open to the public. In the case of Bonds, Regulated Markets include (i) the Over-the-Counter-Markets of the NASDAQ System, (ii) the Over-the-Counter Market of the members of the International Capital Market Association, (iii) the US NASD-regulated Over-the-Counter Bond Market and (iv) any similarly operating Regulated Market on which Bonds including Eurobonds and similar off-shore Bonds are customarily dealt in.

Residential Mortgage Backed Securities (RMBS):	a type of security whose cash flows come from residential debt such as mortgages, home-equity loans and subprime mortgages.
Share:	share of the Fund.
SICAV:	<i>société d'investissement à capital variable</i> . It is a type of open-ended investment company in which the amount of capital in the fund varies according to the number of investors.
SFDR:	Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector, as amended.
To Be Announced Securities (TBA) contracts:	forward contracts on agency mortgage pass-through securities issued by agencies such as Fannie Mae, Freddie Mac and Ginnie Mae.
USD:	the currency of the United States of America.
Valuation Date:	each Business Day, except when markets that represent 40% or more of a Fund's portfolio, as determined towards the end of each year for the following year, are closed at the time the Net Asset Value is calculated. For the purpose of this paragraph, the market to be considered is the market where the relevant instrument is listed. (A list of such dates is available on https://www.capitalgroup.com/asia).