

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 EMERGING MARKETS DEBT FUND (LUX) (the “Fund”)**

| | | | |
|---------------------------|---|--|--|
| Product Type | A sub-fund of an open-ended investment company, SICAV | Launch Date | 24 July 2007 ² |
| Management Company | Capital International Management Company Sàrl | Depository 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 | 1.65% (Classes B, Bd, Bfdm, Bgdh-EUR) 0.75% (Class P) 0.90% (Classes Z, Zd, Zh-EUR) 0.68% (Classes ZL and ZLd) N.A. (Class S) ³ |

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is actively managed and only suitable for investors who:
 - seek current income and the potential for long-term high total returns through investment primarily in Emerging Markets government and corporate Bonds;
 - understand and accept the high level of risks associated with such an investment;
 - 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 18 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 to provide, over the long term, a high level of total return, of which a large component is current income. The Fund invests primarily in government and corporate bonds, denominated in various currencies of issuers in Eligible Investment Countries. These are usually listed or traded on other regulated markets.
- The Fund intends to recommend that dividends be distributed to Shareholders of all Dividend-distributing Equivalent Classes and Dividend-distributing Hedged Equivalent Classes (if any). 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 18 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.

² Launch date of Capital International Portfolios – Capital Group Emerging Markets Debt Fund (LUX) (the “Merging CIP Fund”) which has merged into the Fund with effect from 31 May 2019.

³ Class S has not been incepted as of 31 December 2024.

| Investment Strategy | |
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| <ul style="list-style-type: none"> • The Fund invests primarily in government and corporate bonds, denominated in various currencies of issuers in Eligible Investment Countries. These are usually listed or traded on other regulated markets. • Unlisted securities may also be purchased, subject to the relevant provisions of Annex 1. • The Fund may invest up to 10% of its net assets in distressed securities, and up to 10% of its assets in securities of issuers which are not Emerging Markets issuers. Notwithstanding the above 10% limit, the Fund may invest in debt instruments from issuers such as the US Treasury or other sovereign issuers that, in the opinion of the Investment Adviser, are of equivalent or higher quality, without being considered as securities of issuers from countries other than Eligible Investment Countries. • 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. • The Fund may 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 in contingent convertible bonds which will not exceed 5% of the net assets of the Fund. 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 invest in ABS/MBS, which will not exceed 10% of the net assets of the Fund. • 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. | <p>Refer to paragraph (a) of Appendix 18 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 Depository and Custodian for the Fund 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 vary inversely with the level of interest rates – when interest rates rise, their values will tend to decline and vice versa. The magnitude of these changes generally will be greater the longer the remaining maturity of the security. | |

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| <ul style="list-style-type: none"> You are exposed to market risks in emerging markets. The Fund faces a number of investment risks greater than those normally associated with investments in international securities. In particular, it may encounter settlement systems that are less well organised than those of developed markets. There may be risks that settlement may be delayed and that cash or securities belonging to the Fund may be in jeopardy because of failures of or defects in the systems or because of defects in the administrative operations of the counter-parties. | | | | | | | |
| 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. Redemption requests may be made to the Management Company through the transfer agent or appointed distributors in Singapore. | | | | | | | |
| Product-Specific Risks | | | | | | | |
| <ul style="list-style-type: none"> 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 contingent convertible bonds risks. The Fund may invest in contingent convertible bonds. Under the terms of such bonds, certain triggering events, including events under the control of the management of the contingent convertible bond's issuer, could cause the permanent write-down to zero of principal investment and/or accrued interest, or a conversion to Equity. 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 | | | | | | | |
| <p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u></p> <ul style="list-style-type: none"> You will need to pay the following fees and charges as a percentage of your gross investment sum: <table border="1" data-bbox="236 1317 1121 1749"> <tr> <td style="background-color: #e0e0e0;">Sales charge</td> <td> <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. </td> </tr> </table> <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. <table border="1" data-bbox="220 1872 1153 1995"> <tr> <td style="background-color: #e0e0e0;">Management Fee</td> <td> <ul style="list-style-type: none"> Class P and its Equivalent Classes: 0.56% p.a. Class S and its Equivalent Classes: Up to 0.60% p.a. Class Z and its Equivalent Classes: 0.70% p.a. Class ZL and its Equivalent Classes: 0.49% p.a. </td> </tr> <tr> <td style="background-color: #e0e0e0;">(a) Retained by Management Company</td> <td></td> </tr> </table> | 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. | Management Fee | <ul style="list-style-type: none"> Class P and its Equivalent Classes: 0.56% p.a. Class S and its Equivalent Classes: Up to 0.60% p.a. Class Z and its Equivalent Classes: 0.70% p.a. Class ZL and its Equivalent Classes: 0.49% p.a. | (a) Retained by Management Company | | <p>Refer to paragraph (c) of Appendix 18 of the Singapore Prospectus for more information on fees and charges.</p> |
| 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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| (a) Retained by Management Company | | | | | | | |

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| (b) Paid by Management Company to financial adviser (trailer fee)⁴ | For the above classes, the Management fee is 100% retained by the Management Company. o Class B and its Equivalent Classes: 1.40% p.a. (a) 35% to 100% of Management fee (b) 0% to 65% of Management fee | | | | | | | | | | | |
| Annual Administration Charge | o Maximum of 0.25% | | | | | | | | | | | |
| VALUATIONS AND EXITING FROM THIS INVESTMENT | | | | | | | | | | | | |
| HOW OFTEN ARE VALUATIONS AVAILABLE? | | 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. | | | | | | | | | | |
| <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. | | | | | | | | | | | | |
| HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO? | | | | | | | | | | | | |
| <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). For any redemption with a value lower than USD 100 million or equivalent, 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). For any redemption with a value greater than USD 100 million or equivalent, 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 provided that a valid written request is received by the Management Company three calendar days (excluding Saturday and Sunday) before the Valuation Date (the “Redemption Pre-notification Date”). The Management Company may, at its discretion, accept on any Valuation Date redemption for Shares with a value greater than the aforesaid amounts applicable to the Fund, even if received after the Redemption Pre-notification Date and no later than the Dealing Deadline on that Valuation Date. 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 border="0" data-bbox="284 1675 1061 1787" 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 price(=Net Asset Value)</td> <td></td> <td>redemption proceeds</td> </tr> </table> | | 1,000 Shares | x | \$1.10 | = | \$1,100.00 | | | notional redemption price(=Net Asset Value) | | redemption proceeds | |
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| | | notional redemption price(=Net Asset Value) | | redemption proceeds | | | | | | | | |
| CONTACT INFORMATION | | | | | | | | | | | | |
| HOW DO YOU CONTACT US? | | | | | | | | | | | | |
| Address: | One Raffles Quay, 43rd floor North Tower, Singapore 048583 | | | | | | | | | | | |
| Telephone No.: | (65)- 6535-3777 | | | | | | | | | | | |

⁴ 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 | |
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| ABS/MBS: | Asset-backed securities / mortgage-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. |
| 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. |
| Eligible Investment Countries: | Emerging Markets; countries rated Ba or lower or BB or lower by a nationally recognised statistical rating organisation; and countries that are on an International Monetary Fund (“IMF”) program, have outstanding liabilities to the IMF, or have exited an IMF program no more than 5 years earlier. |
| Emerging Markets: | countries that, in the opinion of the Investment Advisers, are generally considered to be developing countries by the international financial community. |
| ESG: | Environmental, Social and Governance |
| Net Asset Value: | net asset value per Share. |
| SFDR: | Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector, as amended |
| 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. |
| USD: | the currency of the United States of America. |
| Valuation Date: | each Business Day, except when (i) markets that represent 40% or more of the Fund’s portfolio, as determined towards the end of each year for the following year, are closed and/or (ii) two out of the following three markets are closed: the New York Stock Exchange, the Hong Kong Stock Exchange and the London Stock Exchange, 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). |