CAPITAL GROUP℠

PRODUCT KEY FACTS 產品資料概要

Capital International Fund
Capital Group Euro Bond Fund (LUX)
Capital International 基金 - 資本集團歐元債券基金(盧森堡)

April 2026 • 2026 年 4 月

Issuer 發行人: Capital International Management Company

This statement provides you with key information about Capital Group Euro Bond Fund (LUX) (the "Fund").
This statement is a part of the Fund's Hong Kong Offering Document.
You should not invest in this product based on this statement alone.
本概要提供有關資本集團歐元債券基金(盧森堡)(「本基金」)的重要資料。
本概要是本基金香港發售文件的一部分。
閣下不應單憑本概要投資於本產品。

Quick facts 資料便覽

Management Company: 管理公司：	Capital International Management Company			
Investment Adviser: 投資顧問：	Capital Research and Management Company – United States of America (internal delegation) Capital Research and Management Company – 美國(內部轉授)			
Investment Sub-Adviser: 副投資顧問：	Capital International Sàrl – Switzerland (internal delegation) Capital International Sàrl – 瑞士(內部轉授)			
Depositary and Custodian: 存管處兼保管人：	J.P. Morgan SE, Luxembourg Branch			
Ongoing charges over a year: 全年經常性開支比率：	Class A4 / A4 類⁺	0.29%	Class Z / Z 類*	0.50%
	Class B / B 類*	0.90%	Class Zd / Zd 類*	0.50%
	Class Bd / Bd 類*	0.90%	Class Zh-USD / Zh-美元類*	0.56%
	Class C / C 類⁺^	0.10%	Class P / P 類*	0.42%
	Class Ch-CHF / Ch-瑞士法郎類⁺^	0.16%	Class ZL / ZL 類*	0.38%
	Class Ch-USD / Ch-美元類⁺^	0.16%	Class ZLd / ZLd 類*	0.38%
	⁺The ongoing charges figure is based on expenses charged for the year ended 31 December 2025 expressed as a percentage of the average net asset value of the relevant class. This figure may vary from year to year. A single ongoing charges figure is published for each class and the currencies in which such classes are available, which have the same fee structure. *The ongoing charges figure is only an estimate taking into account the reduction in management fees for the relevant class with effect from 1 July 2025, and represents the estimated ongoing charges over a 12-month period chargeable to the relevant class expressed as a percentage of the estimated average net asset value of such class over the same period. The actual figure may be different and may vary from year to year. A single ongoing charges figure is published for each class and the currencies in which such classes are available, which have the same fee structure. The Management Company (or any affiliate) may, at its discretion, establish a reimbursement threshold so that the Fund's total expense ratio (excluding management fees) does not exceed such threshold. Such reimbursement policy may be changed or withdrawn at any time at the sole discretion of the Management Company or the affiliate and the threshold may vary from year to year. Any fees incurred above the threshold will be borne by the Management Company (or any affiliate) during the relevant period.			

<table>
<tr><td></td><td colspan="2">^ Class C Shares and Shares of Equivalent Classes are available only to Institutional Investors which are Capital Group Investors, subject to conditions established from time to time by Capital Group, including the entering into of a separate agreement with respect to management fee and/or other fund expenses, which are not deducted from these Shares' Net Asset Value.

+經常性開支數字是根據截至 2025 年 12 月 31 日止年度的支出計算，以有關類別的平均資產淨值的某個百分率表示。此數字可能每年有所變動。會就每個類別公佈一個經常性開支數字，以及具有同一收費結構的類別可供認購的貨幣。

*經常性開支數字僅為估計數字，已計及由 2025 年 7 月 1 日起生效的有關類別管理費下調，並代表在 12 個月期間向有關類別收取的估計經常性開支，以該類別於相同期間的估計平均資產淨值的某個百分率表示。實際數字可能有所不同，並可能於每年有所變動。會就每個類別公佈一個經常性開支數字，以及具有同一收費結構的類別可供認購的貨幣。

管理公司（或任何聯繫公司）可酌情設定償付限額，使基金的總開支比率（不包括管理費）不會超過該限額。該償付政策可隨時由管理公司或聯繫公司全權酌情改變或撤回，而該限額可能每年有所不同。在相關期間內超過限額而招致的任何費用將由管理公司（或任何聯繫公司）承擔。

^ C類股份及同等類別股份只可供屬資本集團投資者的機構投資者認購，惟須符合資本集團不時制定的條件，包括就管理費及/或其他基金支出（不會從這些股份的資產淨值扣除）另行訂立協議。</td></tr>
<tr><td>Dealing frequency:
交易頻密程度：</td><td colspan="2">Daily
每日</td></tr>
<tr><td>Base currency:
基礎貨幣：</td><td colspan="2">EUR
歐元</td></tr>
<tr><td>Dividend policy:
派息政策：</td><td colspan="2"><u>Class A4, B, C, Ch-CHF, Ch-USD, Z, Zh-USD, P, ZL</u>
The shares in these classes are accumulating and no dividends are distributed.
<u>Class Bd, Zd, ZLd</u>
Subject to the discretion of the Board of Directors, dividends in these classes will generally be paid at least once a year. A given class may not actually pay a dividend in any given accounting period if it has no or no significant investment income.
<u>A4, B, C, Ch-瑞士法郎, Ch-美元, Z, Zh-美元, P, ZL類</u>
這些類別的股份將累算，不會派發股息。
<u>Bd, Zd, ZLd類</u>
在董事會酌情決定下，這些類別的股息一般每年至少支付一次。某特定類別若沒有投資收入或沒有可觀的投資收入，其可能不會在任何特定會計期內實際支付股息。</td></tr>
<tr><td>Financial year end of this fund:
本基金的財務年度終結日：</td><td colspan="2">31 December
12 月 31 日</td></tr>
<tr><td rowspan="7">Minimum investment:
(there is no minimum subsequent investment amount)
最低投資額：
(不設最低其後投資額)</td><td></td><td><u>Initial investment and subsequent holding</u>
<u>首次投資額及其後持有量</u></td></tr>
<tr><td>Class A4 / A4 類</td><td>US$10 million or equivalent
1,000 萬美元或等值</td></tr>
<tr><td>Class B, Bd / B, Bd 類</td><td>None 沒有</td></tr>
<tr><td>Class C, Ch-CHF, CH-USD / C, Ch-瑞士法郎, Ch-美元類</td><td>None 沒有</td></tr>
<tr><td>Class Z, Zd, Zh-USD / Z, Zd, Zh-美元類</td><td>None 沒有</td></tr>
<tr><td>Class P / P 類</td><td>US$100 million or equivalent
1 億美元或等值</td></tr>
<tr><td>Class ZL, ZLd / ZL, ZLd 類</td><td>US$500 million or equivalent
5 億美元或等值</td></tr>
</table>

What is this product? 本基金是甚麼產品？

The Fund is a sub-fund of Capital International Fund, which is a mutual fund domiciled in Luxembourg and its home regulator is the Commission de Surveillance du Secteur Financier ("CSSF").

本基金是 Capital International 基金的子基金，Capital International 基金是設於盧森堡的互惠基金，其當地監管機構是盧森堡金融業監管委員會(Commission de Surveillance du Secteur Financier)(「盧森堡監委會」)。

Objectives and investment policy 目標及投資政策

The Fund seeks to maximise total return through a combination of income and capital gains, with a view towards preservation of capital. Preservation of capital is not guaranteed.

The Fund invests primarily in EUR-denominated Investment Grade Bonds[1] of governmental, supranational and corporate issuers and in other fixed income securities. These are usually listed or traded on other Regulated Markets[2]. Such investments in other Regulated Markets may include unlisted fixed income securities which are traded over-the-counter. The Fund will not invest in bonds of a credit rating lower than B- by Standard & Poor's and/or Fitch, and/or B3 by Moody's, or unrated bonds[4] deemed to be of equivalent standing by the Investment Adviser and/or the Investment Sub-Adviser (together, the "Investment Advisers").

The Fund may invest in securities of issuers from any country, but seeks to invest at least two thirds of its total net assets in securities of issuers located in countries that are a part of the European Economic and Monetary Union (EMU) (for example, France and Germany). The overall portfolio exposure to the Euro currency will be at least 90% of the value of the net assets of the Fund.

The Fund seeks to invest at least 80% of its net asset value in Investment Grade Bonds[1]. The Fund may also invest not more than 20% of its net asset value in mortgage and asset backed securities (including asset backed commercial paper), credit-linked notes and similar instruments of a credit rating no lower than investment grade[3] provided that the issuer is either located in a member state of the Organisation for Economic Co-operation and Development (OECD) or an European Economic Area country and/or the assets are admitted to trading on or included in a Regulated Market[2].

The Fund may invest up to 35% of its total net assets in debt securities issued and/or guaranteed by a single sovereign issuer (including its government, public or local authority) which is rated below investment grade[3], i.e. Cyprus and Greece (please note that the ratings of sovereign issuers may change from time to time and the aforementioned sovereigns are named only for reference and are subject to change as their ratings change). Such investments are based on the professional judgement of the Investment Advisers whose reasons for investment may include a favourable/positive outlook on the relevant sovereign issuer, potential for ratings upgrade and expected changes in the value of such investments due to the ratings changes.

The Fund does not enter into securities lending, repo, reverse repo or other similar over-the-counter (OTC) transactions. The Fund may use financial derivative instruments for investment purposes, hedging and/or efficient portfolio management. Instruments permitted are interest rate swaps, credit default swap indices, credit default swaps, forward contracts, foreign exchange options, futures, options on futures as described in more detail in the main part of the Prospectus under the "Risk Warnings" section and in Annex 1 of the Prospectus.

Up to 10% of the total net assets of the Fund may be subject to Total Return Swaps.

In order to achieve its investment goals, 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. For defensive purposes, the Fund may hold also up to 100% of its net assets in these instruments on a temporary basis.

The Investment Adviser evaluates and applies Environmental, Social and Governance ("**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 fossil fuel and weapons.

The Fund commits to maintain at least 5% of its investment in sustainable investments.

1 "Investment Grade Bond", for the purposes of the Fund, refers to (i) a bond which, at the time of purchase, has been (or which is issued by an issuer which has been) assigned an investment grade credit rating; or (ii) an unrated bond[5] deemed to be of equivalent standing by the Investment Advisers. In the case of a split-rated security, the highest credit rating of Standard & Poor's, Fitch or Moody's will generally apply.

2 "Regulated Market", for the purposes of the Fund, means 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.

3 "Investment grade", for the purposes of the Fund, refers to a credit rating equal to or better than BBB- by Standard & Poor's or Fitch, or Baa3 by Moody's.

[4] An "unrated" security, for the purposes of the Fund, refers to a security where neither it nor its issuer has been assigned any credit rating by Standard & Poor's, Fitch or Moody's. In order to determine whether an unrated debt security is of equivalent quality of a bond having a certain credit rating, the Investment Advisers will look at the creditworthiness of the issuer of such unrated debt security. The Investment Advisers will evaluate not only an issuer's ability to repay their debt, but will also determine whether the pricing of such debt appropriately reflects the issuer's ability to repay.

本基金力求透過收益及資本增益的組合，以保本為目標而達到最高的總回報。保本不獲保證。

本基金主要投資於以歐元計值的政府、超國家及公司發行人的投資級債券[1]及其他定息證券。這些證券通常在其他受規管市場[2]上市或買賣。該等在其他受規管市場的投資可包括在場外買賣的非上市定息證券。本基金將不會投資於信貸評級低於標準普爾及／或惠譽的B-及／或穆迪的B3的債券或投資顧問及／或副投資顧問(合稱「各投資顧問」)視作同級的無評級債券[4]。

本基金可投資於任何國家的發行人的證券，但力求至少以其總淨資產的三分之二投資於位於屬歐洲經濟貨幣聯盟(EMU)的國家(例如法國和德國)的發行人的證券。投資組合對歐元貨幣的整體投資將至少為本基金淨資產值的90%。

本基金將力求最少以其資產淨值的80%投資於投資級債券[1]。本基金亦可以不多於其資產淨值的20%投資於按揭及資產抵押證券(包括資產抵押商業票據)、信貸掛鈎票據及信貸評級不低於投資級[3]的同類工具，惟發行人須位於經濟合作及發展組織(經合組織)成員國或歐洲經濟區國家及／或有關資產須獲准在受規管市場[2]買賣或被納入受規管市場。

本基金最多可以其總淨資產的35%投資於由評級低於投資級[3]的單一主權國發行人(包括其政府、公共或地方當局)，即塞浦路斯及希臘所發行及/或擔保的債務證券(請注意，主權國發行人的評級可不時變更，上述主權國的提述僅供參考，可隨著其評級變更而更改)。上述投資以各投資顧問的專業判斷為依據，其投資的理由可包括相關主權國發行人的前景有利/正面，評級有調升的潛力及該等投資的價值預期會因評級變更而改變。

本基金並不進行證券借貸、回購、反向回購或其他類似的場外(OTC)交易。本基金可運用金融衍生工具作投資目的、對沖及／或有效投資組合管理。獲准工具為利率掉期、各信貸違約掉期指數、信貸違約掉期、遠期合約、外匯期權、期貨及期貨期權，詳見發行章程主文內「風險警告」一節及附件一。

本基金總淨資產的最多10%可用以訂立總回報掉期。

為達致其投資目標、用作財務用途及／或在不利市場狀況下，本基金亦可投資於信貸機構的存款、貨幣市場工具及貨幣市場基金的單位。本基金亦可暫時持有最多100%的淨資產於該等工具，以作防禦用途。

就化石燃料及武器等若干行業而言，投資顧問評估及應用環境、社會及管治（「ESG」）和規範為本篩選，以在購買時對企業和主權發行人落實排除。

本基金承諾維持其至少5%的投資於可持續投資。

[1] 就本基金而言，「投資級債券」指(i)在購入時信貸評級獲評定為投資級(或由獲評定為投資級的發行人所發行)的債券；或(ii)各投資顧問視作同級的無評級[4]債券。如屬分割評級證券，一般將適用由標準普爾、惠譽或穆迪所評定的最高信貸評級。

[2] 就本基金而言，「受規管市場」指受規管、定期運作、獲認可及向公眾開放的市場。就債券而言，受規管市場包括(i)納斯達克系統的場外交易市場，(ii)國際資本市場協會成員的場外交易市場，(iii)受美國NASD規管的場外交易債券市場，及(iv)任何以類似方式運作，通常買賣債券(包括歐元債券)及類似離岸債券的受規管市場。

[3] 就本基金而言，「投資級」指相等於或高於標準普爾或惠譽的BBB-或穆迪的Baa3的信貸評級。

[4] 就本基金而言，「無評級」證券是指證券本身及其發行人未獲標準普爾、惠譽或穆迪評定任何信貸評級的證券。為了確定無評級的債務證券是否與具有若干信貸評級的債券屬同等質素，各投資顧問將檢視該無評級債務證券發行人的信用可靠程度。各投資顧問不但會評估發行人償還債務的能力，亦會確定該項債務的定價是否適當地反映發行人的還債能力。

Use of derivatives / Investment in derivatives 運用衍生工具／投資於衍生工具

The Fund's net derivative exposure may be up to 50% of the Fund's net asset value.

本基金的衍生工具風險承擔淨額以本基金資產淨值的 50%為限。

What are the key risks?

Investment involves risks. Please refer to the Hong Kong Offering Document for details including the risk factors.

1. General investment risk

- The Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Fund may suffer losses. There is no guarantee of the repayment of principal.

2. Bonds/debt securities risk

- The Fund is exposed to the credit/default risk of issuers of the bonds and other debt securities in its portfolio. The market value of bonds generally vary inversely with the level of interest rates – when interest rates rise, their values will tend to decline and vice versa.
- The debt securities in emerging markets may be subject to higher volatility and lower liquidity compared to more developed markets. The prices of securities traded in such markets may be subject to fluctuations. The bid and offer spreads of such securities may be large and the Fund may incur trading costs.
- The credit rating of a debt security (or its issuer), including an Investment Grade Bond, may subsequently be downgraded. In the event of such downgrading, the value of the Fund may be adversely affected. The Investment Advisers may or may not be able to dispose of such downgraded securities at favourable prices or at all.
- Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or the issuer at all times.
- The Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Fund to participate in restructuring such debts. The Fund may suffer significant losses when there is a default of sovereign debt issuers.

3. Risk associated with debt securities which are unrated or rated below investment grade

- The Fund may invest in debt securities which are unrated or rated below investment grade. Such securities are generally subject to lower liquidity, higher volatility and greater risk of loss of principal and interest than high-rated debt securities.

4. Concentration risk

- The Fund's investments are concentrated in securities of European issuers. The value of the Fund may be more volatile than that of a Fund having a more diverse portfolio of investments, and may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory events affecting Europe.

5. Emerging markets risk

- The Fund's portfolio may include emerging markets securities which may involve increased risks and special considerations not typically associated with investment in more developed markets, such as liquidity risks, currency risks/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility. In particular, settlement systems in emerging markets are less well organised than those of developed markets. Thus settlement may be delayed and cash or securities belonging to the Fund may be in jeopardy.

6. Currency risk

- Certain classes of shares of the Fund may be denominated in currencies other than the base currency of the Fund. The net asset value of such classes may be adversely affected by fluctuations in the exchange rates between these currencies and the base currency, and by changes in exchange rate controls.

7. Eurozone risk

- In light of ongoing concerns on the sovereign debt risk of certain countries within the Eurozone, the Fund's investments in the region may be subject to higher volatility, liquidity, currency and default risks. Economic and financial difficulties in certain countries within the Eurozone may continue, worsen or spread within and outside the Eurozone and that measures and reforms taken by the relevant governments and/or authorities may not be efficient or may subsequently result in other unintentional consequences. Any adverse events, such as credit downgrade of a sovereign or exit of EU members from the Eurozone, may have a negative impact on the value of the Fund.

8. Valuation risk

- Valuation of the Fund's investments may involve uncertainties and judgemental determinations. If such valuations are incorrect, this may affect the net asset value calculation of the Fund.

9. Liquidity risk

- Some securities, primarily unlisted securities and/or those traded in over-the-counter markets (for example, unlisted securities), may be subject to lower liquidity. The prices of such securities may be subject to higher fluctuation compared with securities listed on a recognised stock exchange. Bid and offer spreads may be large and the Fund may incur significant trading costs.

10. Operational risk

- The Fund may invest in markets where settlement systems are less well organised than those of developed markets. Thus settlement may be delayed and cash or securities belonging to the Fund may be in jeopardy.

11. Counterparty risk

- Other financial institutions provide services to the Fund such as safekeeping of assets or may serve as counterparties to financial contracts such as derivatives. There is a risk a counterparty will not meet its obligations and/or default.

12. Currency hedged share classes risk

- The currency hedging process used with currency hedged share classes may not give a precise hedge and there is no guarantee that hedging will be totally successful. Returns of such classes may be significantly different over time than those of unhedged classes and the hedging may limit the ability of these classes to benefit from the currency diversification undertaken within the Fund's portfolio. Hedging at the Fund level will preclude investors from benefitting from appreciation of the non-EUR currencies against EUR, the base currency of the Fund. Investors in currency hedged classes bear the associated costs and may also be exposed to the risks associated with the instruments used in the hedging process.

13. Derivative instruments risk

- While the Fund uses derivative instruments in a prudent manner and for investment, hedging and/or efficient portfolio management purposes, derivative instruments may expose the Fund to additional risks related to the credit risks of the counterparty and potential for increased volatility and reduced liquidity in comparison to the underlying security positions. Derivatives are also subject to valuation risk, over-the-counter transaction risk, operational risk, legal risk and any leveraging effect can result in a loss significantly greater than the amount invested in the derivative by the Fund. Exposure to derivatives may lead to a high risk of significant loss by the Fund.

14. Dividend risk

- There is no assurance that dividends will be declared and paid in respect of the underlying investments held by the Fund. The rates of dividend payment in respect of such securities may be affected by factors beyond the control of the Management Company.

15. Sustainability risk

- Sustainability risks refer to an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investments of a Fund. Sustainability risks for the Fund (and/or companies in which the Fund invests in) may include, but are not limited to, the following: climate change risk where, depending on the Fund's operational footprint, increased exposure to physical climate risks such as extreme weather events create a more volatile operating backdrop for companies and put countries growth under pressure; data security risk where vulnerability to data theft or leakage could have a significant impact on consumer trust and result in a loss of market share for companies, and the associated repercussions; governance risks where shortcomings in board composition, independence, ethical standards or shareholder rights protection could lead to unanticipated losses for a company; human capital risks; supply chains risks; lobbying and business ethics risks which pose regulatory and financial risks; risks from exposure to historic controversies; and other and emerging sustainability risks. The Fund's asset value may be adversely affected as a result of the above mentioned risks.

投資涉及風險。請參閱香港發售文件以了解風險因素等詳情。

1. 一般投資風險

- 本基金的投資組合的價值可能因以下任何主要風險因素而下跌，因此閣下在本基金的投資或會蒙受損失。概不保證付還本金。

2. 債券/債務證券風險

- 本基金須承受其投資組合內的債券及其他債務證券發行人的信貸/違約風險。債券的市值一般與利率水平成反比變化– 利率上升時，債券的價值傾向下跌，反之亦然。
- 與發展較為成熟的市場相比，新興市場的債務證券可能波動性較高而流動性較低。在該等市場買賣的證券，其價格可能較波動。該等證券的買賣差價可能偏大，本基金或會招致交易費用。
- 債務證券(包括投資級債券)(或其發行人)的信貸評級其後可能調降。在評級調降的情況下，本基金的價值可能受到不利的影響。各投資顧問也許能夠或不能夠以有利的價格沽售該等評級被調降的證券，或根本不能沽售。
- 由評級機構評定的信貸評級受到限制，並不保證證券及/或發行人在任何時候的信用可靠性。
- 本基金投資於由政府發行或擔保的證券可能須承受政治、社會及經濟的風險。在不利的情況下，該等主權國發行人未必能夠或願意如期償還本金及/或利息，或會要求本基金參與債務重組。在主權國債發行人出現違約的情況時，本基金可能蒙受巨額損失。

3. 與無評級或評級低於投資級的債務證券有關的風險

- 本基金可投資於無評級或評級低於投資級的債務證券。與高評級債務證券相比，該等證券一般流動性較低、波動性較高，而且本金及利息的損失風險亦較高。

4. 集中風險

- 本基金的投資集中於歐洲發行人的證券。與具有較多元投資組合的基金相比，本基金的價值波動性可能較高，以及較容易受影響歐洲而且不利的經濟、政治、政策、外匯、流動性、稅務、法律或監管事件所影響。

5. 新興市場風險

- 本基金的投資組合可能包括新興市場證券，可能涉及投資於發展較為成熟的市場所不常見的較高風險及特殊考慮因素，例如流動性風險、貨幣風險/管制、政治及經濟不確定性、法律及稅務風險、結算風險、保管風險及高度波動的可能性。特別是，新興市場的結算系統並不及已發展市場般穩健完善。因此，可能出現結算延誤的情況，而屬於本基金的現金或證券可能受損。

6. 貨幣風險

- 本基金若干股份類別可能以本基金基礎貨幣以外的貨幣計值。該等類別的資產淨值可能因這些貨幣與基礎貨幣之間匯率的波動及外匯管制的變化而受到不利的影響。

7. 歐元區風險

- 鑑於若干歐元區國家的主權國債風險持續引起關注，本基金在區內的投資可能須承受較高的波動、流動性、貨幣及違約風險。歐元區內若干國家的經濟及金融困境可能持續、惡化或蔓延至歐元區內及區外，而相關政府及／或機關推行的措施及改革不一定有效或可能導致其他意料之外的後果。任何不利的事件，例如主權國的信貸評級被調降或歐盟成員國退出歐元區，可能對本基金的價值造成負面的影響。

8. 估值風險

- 本基金的投資的估值可能涉及不確定性及判定性的決定。如估值不正確，可能影響本基金的資產淨值計算。

9. 流動性風險

- 有些證券，主要是非上市證券及/或在場外交易市場買賣的證券(例如非上市證券)，其流動性可能較低。與在認可證券交易所上市的證券相比，該等證券的價格可能波動性較高。買賣差價可能偏大，本基金或會招致重大的交易費用。

10. 營運風險

- 本基金所投資的市場，其結算系統並不及已發展市場般穩健完善。因此，可能出現結算延誤的情況，而屬於本基金的現金或證券可能受損。

11. 交易對手風險

- 其他財務機構會向本基金提供諸如資產保管等服務或擔任諸如衍生工具等財務合約的交易對手。可能出現交易對手不履行責任及/或違約的風險。

12. 貨幣對沖股份類別風險

- 就貨幣對沖股份類別採用的貨幣對沖程序未必可提供精確的對沖，概不保證會完全成功對沖。該等類別的回報隨著時間推移，可能與無對沖類別的回報有重大差別，而對沖可能局限這些類別受惠於本基金的投資組合所進行的貨幣多元化的能力。在本基金層面進行對沖將妨礙投資者受惠於非歐元貨幣兌歐元(即本基金的基礎貨幣)的升值。貨幣對沖類別的投資者須承擔有關費用，並可能須承受與對沖程序所用工具有關的風險。

13. 衍生工具風險

- 雖然本基金以審慎方式而且為進行投資、對沖及/或有效組合管理而運用衍生工具，但衍生工具可能使本基金承受交易對手的信貸風險及相比於相關證券持倉而言，波動性可能增加及流動性較低等額外風險。衍生工具亦須承受估值風險、場外交易風險、營運風險、法律風險，而任何槓桿效應都可導致本基金所蒙受的損失遠高於其投資於衍生工具的款額。衍生工具的投資可導致本基金承受巨額損失的高風險。

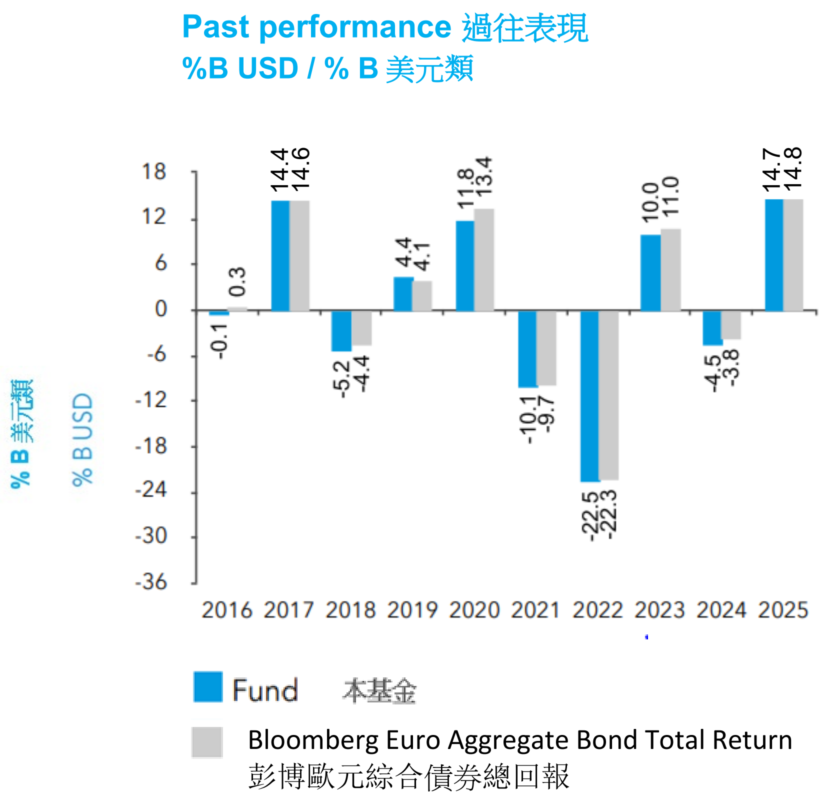
14. 股息風險

- 並不能保證就本基金持有的相關投資將會宣佈並派發股息。該等證券的派息率可能受管理公司無法控制的因素影響。

15.可持續性風險

- 可持續性風險指環境、社會或管治事件或狀況，倘若發生有關事件或狀況，可對基金的投資價值造成實際或潛在的重大負面影響。本基金（及／或本基金投資的公司）的可持續性風險可能包括但不限於以下各項：氣候變化風險—取決於本基金的營運足跡，面臨更多的實體氣候風險，例如：極端天氣事件，給公司帶來更加波動的營運背景，並對國家增長造成壓力；數據安全風險—容易發生數據盜竊或洩漏可能對消費者信任造成重大影響及導致公司市場佔有率的損失，以及相關影響；管治風險—董事會的組成、獨立性、道德標準或股東權利保障的管治缺失可導致公司意料之外的損失；人力資本風險；供應鏈風險；帶來監管和財務風險的游說及商業道德風險；歷史性爭議的風險承擔及；其他及新興可持續性風險。本基金的資產價值可能因上述風險而受到不利影響。

How has the fund performed? 本基金過往的表現如何？



Note: This Fund is actively managed and is not managed in reference to a benchmark. Any information in relation to the index is provided for context and illustration only.

註：本基金採用主動式管理，並沒有參照基準對其進行管理。與指數有關的任何資料僅供參考和說明。

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-to-NAV, with dividend reinvested.
- These figures show by how much Class B USD increased or decreased in value during the calendar year being shown. Performance data has been calculated in USD including ongoing charges and excluding any subscription fee and redemption fee you might have to pay.
- Fund launch date: 31 October 2003
- Class B USD launch date: 31 October 2003
- Class B USD has been selected as the representative share class as it is one of the retail classes with the longest performance history.
- 過往表現的資料並非日後表現的指標。投資者未必能取回全部投資本金。
- 基金表現以公曆年末的資產淨值作為計算基礎，股息會再作投資。
- 這些數字顯示B美元類的價值在所示公曆年內的升跌幅度。表現數據以美元計算，其中包括經常性開支，但不包括閣下可能須支付的任何認購費及贖回費。
- 本基金推出日期：2003年10月31日
- B 美元類推出日期：2003年10月31日
- B 美元類已獲選定為具代表性的股份類別，因為該類別是具有最長業績歷史的零售股份類別之一。

Is there any guarantee? 本基金有否提供保證？

The Fund does not have any guarantees. You may not get back the full amount of money you invest.

本基金並不提供任何保證。閣下未必能全數取回所投資的款項。

What are the fees and charges? 本基金涉及哪些費用及收費？

Charges which may be payable by you 閣下或須支付的收費

You may have to pay the following fees when dealing in the shares of the Fund.

閣下買賣本基金的股份時或須支付以下費用。

Fee 費用	**What you pay 閣下所付金額**
Subscription fee 認購費	up to 5.25% of the amount to be invested 最高為投資額的 5.25%
Switching fee 轉換費	up to 5.25% of the amount to be invested in the new shares 最高為新股份投資額的 5.25%
Redemption fee 贖回費	Nil 沒有

Ongoing fees payable by the Fund 本基金須持續支付的費用

The following expenses will be paid out of the Fund. They affect you because they reduce the return you get on your investments.

以下費用將由本基金支付，閣下的投資回報會因而減少。

	Annual rate (as a % of net asset value of the relevant share class) 年率 (佔有關股份類別的資產淨值某個百分率)	
Management fee 管理費	Class A4 / A4 類	0.23%
	Class B, Bd / B, Bd 類	0.80%
	Class C, Ch-CHF, CH-USD / C, Ch-瑞士法郎, Ch-美元類	None 沒有
	Class Z, Zd, Zh-USD / Z, Zd, Zh-美元類	0.40%

	Class P / P 類	0.32%
	Class ZL, ZLd / ZL, ZLd 類	0.28%
Performance fee 表現費	None 沒有	
Annual Administration Charge (payable to the Management Company) 年度行政費（應付予管理公司）	up to 0.25% 最高為 0.25%	
Depositary and Custody Fees 存管及保管費	Included in the Annual Administration Charge 包含在年度行政費	
Fund Administration Fee 基金行政費	Included in the Annual Administration Charge 包含在年度行政費	

Other fees 其他費用

You may have to pay other fees when dealing in the shares of the Fund. The Fund may also have to pay other fees when dealing in the investments of the Fund.

閣下買賣本基金的股份時或須支付其他費用。本基金買賣本基金各項投資時亦可能須支付其他費用。

Additional information 其他資料

- You generally buy and redeem shares at the Fund's next-determined net asset value (NAV) after J.P. Morgan SE, Luxembourg Branch receives your request, directly or via a distributor, in good order at or before 1:00pm (Luxembourg time), being the Fund's dealing cut-off time. Distributors in Hong Kong may impose different dealing deadlines for receiving requests from investors. A list of authorised distributors in Hong Kong is available from the Hong Kong Representative, Capital International Inc.

- The net asset value of the Fund is calculated and the price of shares published each "business day" in Luxembourg, other than days (as determined by the Board or the Management Company at their discretion) on which any market(s) representing a meaningful portion of the Fund's portfolio is closed. For the purpose of this paragraph, the market to be considered is the market where the relevant instrument is traded and a list of such dates is available on the website https://www.capitalgroup.com/hk/en. The net asset value of the Fund and price of shares are available online on the website https://www.capitalgroup.com/hk/en.

- The list of each active class (classes which are being offered) and equivalent class (a class, the characteristics and features of which are equivalent to those of the active class, except as specifically described otherwise under the section "The Classes" in the Prospectus), and the currencies in which each of them are available, which are being offered to Hong Kong investors can be found online on the website https://www.capitalgroup.com/hk/en.

- Investors may obtain the past performance information of all other share classes being offered to Hong Kong investors from the website https://www.capitalgroup.com/hk/en.

- **Investors should note that redemptions may be deferred where the Fund receives on any dealing day or in any period of four consecutive dealing days, more than 10% of the total number of Shares in issue, respectively, on such dealing day or at the commencement of such period. For the avoidance of doubt, the redemption deferral mechanism could be triggered on a dealing day when redemption requests on such dealing day, in aggregate, represent more than (and not equal to) 10% of the total number of Shares in issue of the Fund. Once triggered, the redemption deferral mechanism would apply on the dealing day (day T) which the Fund decides to invoke such mechanism and for the period of four dealing days following such day. As such, investors who submit redemption requests on T and the four consecutive dealing days following day T may be affected. For more information please refer to the "Redemptions Deferral" section of the Prospectus and the "Redemption Deferral and waiver of 10.8 of the UT Code" section of the Hong Kong Covering Document.**

- The Management Company's website https://www.capitalgroup.com/hk/en has not been reviewed by the SFC and may contain information of funds not authorised by the SFC.

- 在 J.P. Morgan SE, Luxembourg Branch 於下午 1 時(盧森堡時間)(即本基金的交易截止時間)或之前直接或經由分銷商收妥閣下的要求後，閣下一般可按本基金隨後釐定的資產淨值(NAV)購買及贖回股份。香港分銷商可能就收取投資者的要求設定不同的交易截止時間。香港認可分銷商的名單可向香港代表 Capital International Inc. 索取。

- 於每個盧森堡「營業日」將計算本基金的資產淨值及公佈股份價格，惟佔本基金投資組合相當部分的市場已收市的日子(由董事會或管理公司酌情決定)除外。在本段中，被考慮的市場是有關票據買賣的市場，上述日期列表可於此網址 https://www.capitalgroup.com/hk/en 閱覽。本基金的資產淨值及股份價格可於此網址 https://www.capitalgroup.com/hk/en 閱覽。
- 可供香港投資者認購的每個活躍類別(可供發售的類別)及同等類別(與活躍類別具有同等特性和特點的類別，惟在發行章程「各類別」一節另有特別說明者除外)及每個類別可提供的貨幣，均可於此網址 https://www.capitalgroup.com/hk/en 閱覽。
- 有關可供香港投資者認購的所有其他股份類別的過往表現資料，投資者可於此網址 https://www.capitalgroup.com/hk/en 取得。
- **投資者應注意，若本基金於任何交易日或任何連續四個交易日的期間，收到分別於該交易日或該期間開始之時佔已發行股份總數的 10%以上的贖回要求，可能會延遲進行贖回。為免引起疑問，若於任何交易日，贖回要求合計佔本基金已發行股份總數的 10%以上(不等於 10%)，即可能於該交易日觸發延遲贖回機制。延遲贖回機制一經觸發，將於本基金決定引用該機制的交易日(T 日)適用，並從該日起為期四個交易日。因此，於 T 日及 T 日之後連續四個交易日遞交贖回要求的投資者可能受到影響。如欲取得更多資料，請參閱發行章程「延遲贖回」及香港說明文件「延遲贖回及《單位信託守則》第 10.8 條的寬免」各節。**
- 管理公司的網址 https://www.capitalgroup.com/hk/en 並未經證監會審核，可能載有未經證監會認可的基金的資料。

Important 重要提示

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。