PRODUCT KEY FACTS 產品資料概要

CAPITAL GROUP℠

Capital International Fund
Capital Group Global Intermediate Bond Fund (LUX)
Capital International 基金 - 資本集團全球中期債券基金（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 Global Intermediate 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全球中期債券基金(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：	see below

Class A4 / A4 類+	0.36%	Class Z / Z 類*	0.50%
Class C / C 類+^	0.10%	Class ZL / ZL 類*	0.38%
Class Ch-JPY / Ch-日圓類+^	0.16%	Class Zh-EUR / Zh-歐元類*	0.56%

+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 Such reimbursement policy may be changed or withdrawn at any time at the sole discretion of the Management Company or the affiliate and the threshold may vary from year to year.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.

^ 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。
Dealing frequency: **交易頻密程度：**	Daily 每日
Base currency: **基礎貨幣：**	USD 美元
Dividend policy: **派息政策：**	Class A4, C, Ch-JPY, Z, Zh-EUR, ZL The shares in these classes are accumulating and no dividends are distributed. A4, C, Ch-日圓, Z, Zh-歐元, ZL類 這些類別的股份將累算，不會派發股息。
Financial year end of this fund: **本基金的財務年度終結日：**	31 December 12 月 31 日

Minimum investment: (there is no minimum subsequent investment amount) **最低投資額：** (不設最低其後投資額)		Initial investment and subsequent holding 首次投資額及其後持有量
	Class A4 / A4 類	US$10 million or equivalent 1,000 萬美元或等值
	Class C, Ch-JPY / C,Ch-日圓類	None 沒有
	Class Z, Zh-EUR / Z, Zh-歐元類	None 沒有
	Class ZL / ZL 類	US$500 million or equivalent 5 億美元或等值

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 preserve capital and provide income consistent with prudent investment management. The Fund aims to hold high-quality (i.e. Investment Grade[1]) global bonds in a portfolio with an average maturity of between three and seven years. Preservation of capital is not guaranteed.

The Fund invests worldwide primarily (at least 50% and up to 100% of its net asset value) in bonds of governmental, supranational and corporate issuers and in other fixed income securities including mortgaged-backed securities and asset-backed securities, denominated in various currencies. The Fund may invest in securities of issuers from any country. These are usually listed or traded in other Regulated Markets[2]. Such investments in Regulated Markets may include unlisted fixed income securities which are traded over-the-counter.

The Fund will only invest in high-quality (i.e. Investment Grade[1]) global bonds and other fixed income securities at the time of purchase. If a security fails to maintain an Investment Grade rating from at least one rating agency (or which are no longer deemed Investment Grade by the Investment Adviser), such security must be sold within six months from its downgrading, taking into account the interests of the Fund's shareholders.

Notwithstanding the second paragraph above, the Fund may invest not more than 40% of its net asset value in mortgage- and asset-backed securities. The types of mortgaged-backed securities in which the Fund may invest are commercial mortgage backed securities (CMBS), collateralised mortgage obligations (CMO), residential mortgage backed securities (RMBS) and to be announced securities (TBA) contracts[4].

The Fund may also invest up to 20% of its net asset value in bonds issued and traded in the China Interbank Bond Market either directly or via Bond Connect.

The Fund may also invest up to 35% of its net asset value in debt securities issued and/or guaranteed by a single sovereign issuer (including its government, public or local authority) from any country (such as Germany, Japan, and Australia). Such investments are based on the professional judgement of the Investment Adviser and/or the Investment Sub-Adviser (together, 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 and 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. Financial derivative instruments may be used in order to, *inter alia*, adjust the credit exposure and/or interest rate exposure through the use of options, warrants and future contracts; adjust the interest rate exposure through the use of interest rate swaps; adjust the credit exposure through the use of credit default swaps and total return swaps; and/or adjust the currency exposure through the use of foreign exchange forwards.

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.

1 "Investment Grade", for the purposes of the Fund, refers to (i) securities which has been (or which is issued by an issuer which has been) assigned an investment grade credit rating (for the purposes of the Fund, this refers to a credit rating equal to or better than BBB- by Standard & Poor's or Fitch, or Baa3 by Moody's); or (ii) an unrated[3] bond deemed to be of equivalent standing by Investment Advisers. In the case of a split-rated security, the highest rating will generally apply. In order to determine whether an unrated debt security is of equivalent quality, 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.

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 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.

4 "TBA" contracts are forward contracts on agency mortgage pass-through securities issued by agencies such as Fannie Mae, Freddie Mac and Ginnie Mae. The particular securities (i.e., specified mortgage pools) to be delivered or received are not identified at the trade date, but are "to be announced" on the notification date which is two days before the settlement date. However, securities to be delivered must meet specified criteria, including face value, coupon rate and maturity, and be within industry-accepted "Good-Delivery Guidelines" which are promulgated by and maintained by Securities Industry and Financial Markets Association (SIFMA). The purpose of the Good-Delivery Guidelines is to standardize various trading and settlement related issues to enhance and maintain the liquidity of the TBA market. TBAs settle once each month based on a calendar published by the SIFMA.

本基金力求在符合審慎投資管理之下保本及提供收益。本基金的目標是在投資組合內持有平均距到期日三年至七年的全球優質(即投資級[1])債券。保本不獲保證。

本基金在全球主要(至少以其資產淨值的50%並以100%為限)投資於以不同貨幣計值的政府、超國家及公司發行人的債券及其他定息證券，包括按揭抵押證券及資產抵押證券。本基金可投資於任何國家的發行人的證券。該等債券及證券通常在其他受規管市場[2]上市或買賣。該等在受規管市場的投資可包括在場外買賣的非上市定息證券。

本基金只會投資於在購入時屬優質(即投資級[1])的全球債券及其他定息證券。若證券未能維持其從至少一間評級機構所獲的投資級評級(或投資顧問不再視之為投資級)，在顧及本基金股東利益的情況下，該證券必須於其評級被調降後六個月內予以出售。

儘管有上文第二段的規定，本基金在按揭及資產抵押證券的投資額不可超過其資產淨值的40%。本基金可投資的各種按揭抵押債券是商業按揭抵押證券、抵押按揭債務產品、住宅按揭抵押證券及待宣佈證券合約[4]。

本基金亦最多可以其資產淨值的20%直接地或透過債券通投資於在中國銀行間債券市場發行和買賣的債券。

本基金亦最多可以其資產淨值的35%投資於由任何國家(例如德國、日本及澳洲)的單一主權國發行人(包括其政府、公共或地方當局)發行及/或擔保的債務證券。上述投資以投資顧問及/或副投資顧問(合稱「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。本基金可運用金融衍生工具，以*（其中包括）*透過運用期權、認股權證及期貨合約調整信貸風險及/或利率風險；透過運用利率掉期調整利率風險；透過運用信貸違約掉期及總回報掉期調整信貸風險；及/或透過運用外匯遠期調整貨幣風險。

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。

1 就本基金而言，「投資級」指(i)信貸評級(就本基金而言，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)獲評定為投資級(或由獲評定為投資級的發行人所發行)的證券；或(ii)各投資顧問視作同級的無評級[3]債券。如屬分割評級證券，一般將適用最高的評級。為了確定無評級的債務證券是否具有同等質素，各投資顧問將檢視該無評級債務證券發行人的信用可靠性。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。

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，「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。

4 「待宣佈證券」合約是由房利美、房地美及吉利美等機構發行的機構按揭轉手證券的遠期合約。將要交收的特定證券(即指定匯集按揭)於交易日並未能予以確定，但將於結算日之前兩日的通知日「待宣佈」。然而，將要交收的證券必須符合指定的準則，包括面值、票息率及到期日，而且必須符合由證券業及金融市場協會(SIFMA)發佈及維持的行業認可的《有效交收指引》。《有效交收指引》的目的是規範化各種交易結算相關事項，以提高和維持待宣佈證券合約市場的流動性。待宣佈證券合約根據SIFMA公佈的行事曆每月結算一次。

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 more than 50% but up to 100% of the Fund's net asset value.

本基金的衍生工具風險承擔淨額可超過本基金資產淨值的 50%但以 100%為限。

What are the key risks? 本基金有哪些主要風險？

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/fixed income 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 securities rated Investment Grade, 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 collateralised and/or securitised products

- The Fund may invest in mortgage and asset backed securities (including CMBS, CMO, RMBS and TBA contracts) which may be highly illiquid and prone to substantial price volatility. These instruments may be subject to greater credit, liquidity and interest rate risks compared to other debt securities. They are often exposed to extension and prepayment risks and risks that the payment obligations relating to the underlying assets are not met, which may adversely impact the returns of the securities.

4. Risk associated with debt securities which are unrated

- The Fund may invest in unrated debt securities which are deemed to be of equivalent standing to Investment Grade Bonds by the Investment Advisers. Such unrated debt securities may be subject to lower liquidity, higher volatility and greater risk of loss of principal and interest than rated debt securities.

5. Currency risk

- Underlying investments of the Fund, and 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 the Fund may be adversely affected by fluctuations in the exchange rates between these currencies and the base currency, and by changes in exchange rate controls.

6. 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.

7. 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.

8. Liquidity risk

- Some securities, for example unlisted securities and/or those traded in over-the-counter markets (such as unlisted debt 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.

9. 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.

10. 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.

11. 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-USD currencies against USD, 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.

12. 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.

13. 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/定息證券風險

- 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(或其發行人)(包括投資級證券)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. 與抵押化及/或證券化產品有關的風險

- 本基金可投資於按揭及資產抵押證券(包括商業按揭抵押證券、抵押按揭債務產品、住宅按揭抵押證券及待宣佈證券合約)，這些證券的流動性可能極低，以及更容易出現價格大幅波動的情況。與其他債務證券相比，這些工具可能承受更大的信貸、流動性及利率風險。這些工具經常須承受延期及提前還款風險，以及未能履行與相關資產有關的付款責任的風險，而所有這些因素都可能對證券的回報有不利的影響。

4. 與無評級債務證券有關的風險

- 本基金可投資於獲各投資顧問視作與投資級債務同級的無評級債務證券。與有評級債務證券相比，該等無評級債務證券可能流動性較低、波動性較高，而且本金及利息的損失風險亦較高。

5. 貨幣風險

- 本基金的相關投資及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。本基金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。

6. 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。

7. 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。

8. 流動性風險

- 有些證券，例如非上市證券及/或在場外交易市場買賣的證券(例如非上市債務證券)，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。

9. 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。

10. 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。

11. 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美元貨幣兌美元(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。

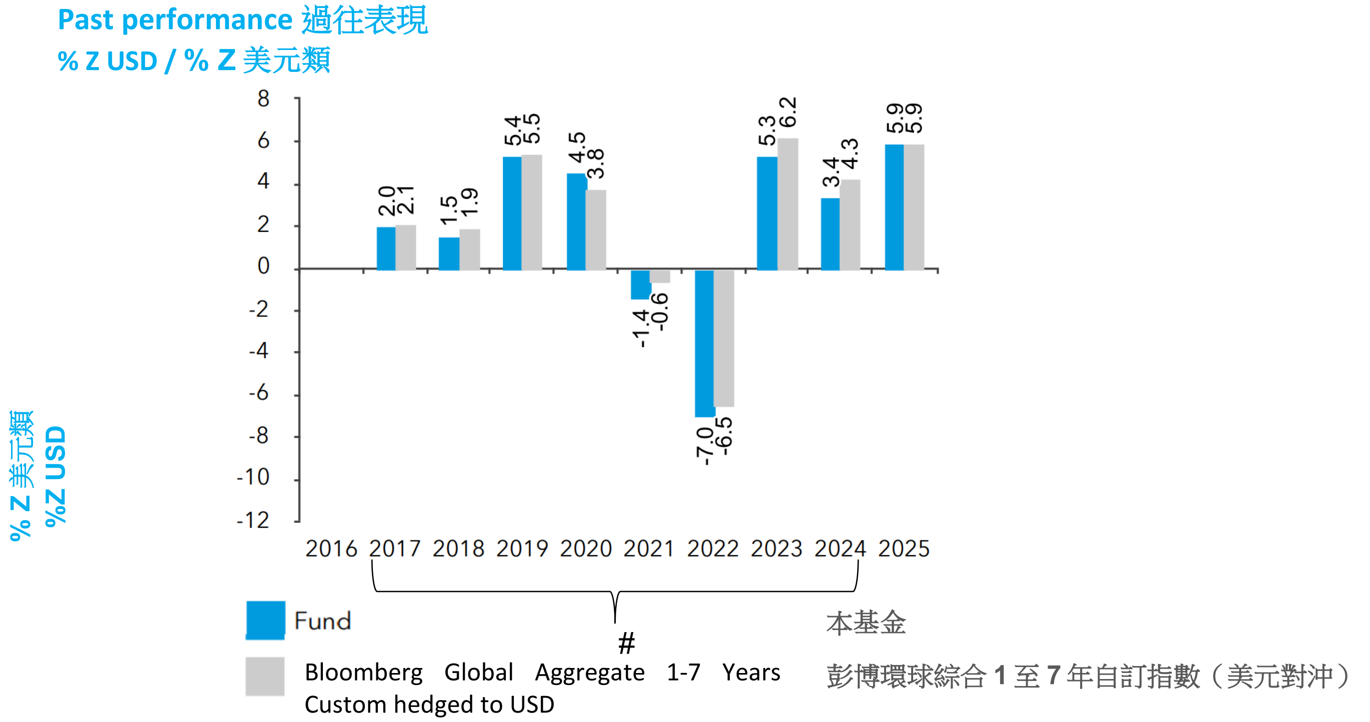
12. 衍生工具風險

- 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。

13. 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。

#: The performance of these years was achieved under circumstances that no longer apply as the net derivative exposure of the Fund changed from “may be up to 50%” to “may be more than 50% but up to 100%” of the Fund’s net asset value from 10 February 2025.

#：由於自2025年2月10日起，本基金的衍生工具風險承擔淨額由「以本基金資產淨值的50%為限」變更為「可超過本 基金資產淨值的50%但以100%為限」，因此該等年度的業績表現乃在不再適用的情況下達致。。

- 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 Z 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.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Fund launch date: 13 October 2016
- Class Z USD launch date: 13 October 2016
- Class Z 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Z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。
- 如沒有顯示過往表現，即代表該年沒有足夠數據用以提供表現。
- 本基金推出日期：2016年10月13日
- Z 美元類推出日期：2016年10月13日
- Z 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.

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	0.30%
	Class C, Ch-JPY / C, Ch-日圓類	None 沒有
	Class Z, Zh-EUR / Z, Zh-歐元類	0.40%
	Class ZL / ZL 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。