

Asset Link Secured Overdraft Facility
 Secured Asset Type and Discount Factor (Loan Ratio Table)

Asset Type	Currency	Loan Ratio (% of Asset Market Value)
Property	–	Up to 60% of appraised Property Value
Time Deposit / Foreign Currency Savings	HKD/USD	Up to 95%
	CNY/CAD/JPY/EUR	Up to 90%
	GBP/ AUD/ NZD/ CHF	Up to 85%
Certificate of Deposit	Major Currencies	Up to 90%
Statement Gold	HKD	Up to 80%
MaxiInterest Investment Deposit	HKD/USD/Cross Currency	Up to 60%
Stocks	HKD	Up to 50%
Bonds	Major Currencies	Up to 90%
Capital Protected Investment Deposit (CPI)	Major Currencies	Up to 95%
Capital Protected Equity Linked Note / Capital Protected Structured Product	Major Currencies	Up to 90%
Equity Linked Investment / Equity Linked Note	Major Currencies	Up to 45%
Capital Guaranteed Fund	Major Currencies	Up to 90%
Open-ended Fund	Major Currencies	Up to 70%

Note:

1. Hang Seng Bank shall have absolute discretion to prescribe and change the asset type, loan ratio, overdraft interest rate and fees for the Secured Overdraft.
2. For the terms and conditions of Secured Overdraft, please contact any Hang Seng Bank staff

Loan Ratio table

Stocks with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Stock Code	Stock Name	Existing loan ratio	New loan ratio	Stock Code	Stock Name	Existing loan ratio	New loan ratio
1	CKH HOLDINGS	50%	50%	639	SHOUGANG RES	40%	40%
2	CLP HOLDINGS	50%	50%	669	TECHTRONIC IND	45%	45%
3	HK & CHINA GAS	50%	50%	670	CHINA EAST AIR	40%	0%
4	WHARF HOLDINGS	45%	40%	683	KERRY PPT	40%	40%
5	HSBC HOLDINGS	50%	50%	688	CHINA OVERSEAS	45%	45%
6	POWER ASSETS	50%	50%	694	BEIJING AIRPORT	40%	40%
8	PCCW	45%	45%	696	TRAVELSKY TECH	40%	40%
12	HENDERSON LAND	50%	50%	700	TENCENT	50%	50%
14	HYSAN DEV	40%	40%	728	CHINA TELECOM	45%	45%
16	SHK PPT	50%	50%	751	SKYWORTH GROUP	40%	40%
17	NEW WORLD DEV	50%	50%	753	AIR CHINA	45%	45%
19	SWIRE PACIFIC A	50%	50%	762	CHINA UNICOM	50%	50%
23	BANK OF E ASIA	40%	0%	772	CHINA LIT	45%	45%
27	GALAXY ENT	50%	50%	778	FORTUNE REIT	40%	40%
66	MTR CORPORATION	50%	50%	780	Tongcheng-Elong Holdings Ltd	45%	45%
81	CH OVS G OCEANS	40%	40%	788	CHINA TOWER	40%	40%
83	SINO LAND	45%	45%	823	LINK REIT	50%	50%
101	HANG LUNG PPT	50%	50%	836	CHINA RES POWER	45%	45%
135	KUNLUN ENERGY	50%	50%	853	MICROPORT	45%	45%
142	FIRST PACIFIC	40%	40%	857	PETROCHINA	50%	50%
144	CHINA MER PORT	45%	45%	867	CMS	45%	45%
148	KINGBOARD HLDG	40%	40%	868	XINYI GLASS	50%	50%
151	WANT WANT CHINA	40%	40%	880	SJM HOLDINGS	0%	0%
152	SHENZHEN INT'L	40%	40%	881	ZHONGSHENG HLDG	50%	50%
165	CHINA EB LTD	30%	30%	883	CNOOC	50%	50%
168	TSINGTAO BREW	45%	45%	902	HUANENG POWER	45%	45%
175	GEELY AUTO	50%	50%	914	CONCH CEMENT	45%	45%
177	JIANGSU EXPRESS	40%	40%	916	CHINA LONGYUAN	45%	45%
189	DONGYUE GROUP	40%	40%	939	CCB	50%	50%
200	MELCO INT'L DEV	40%	40%	941	CHINA MOBILE	50%	50%
215	HUTCHTEL HK	30%	0%	966	CHINA TAIPING	40%	40%
220	U-PRESID CHINA	45%	45%	968	XINYI SOLAR	50%	50%
241	ALI HEALTH	50%	50%	973	L'OCCITANE	45%	0%
257	EB ENVIRONMENT	45%	45%	981	SMIC	50%	50%
267	CITIC	50%	50%	991	DATANG POWER	40%	40%
268	KINGDEE INT'L	50%	50%	992	LENOVO GROUP	50%	50%
270	GUANGDONG INV	50%	50%	998	CITIC BANK	50%	50%
285	BYD ELECTRONIC	50%	50%	1024	KUAISHOU-W	50%	50%
288	WH GROUP	50%	50%	1038	CKI HOLDINGS	50%	50%
291	CHINA RES BEER	50%	50%	1044	HENGAN INT'L	45%	45%
303	VTECH HOLDINGS	40%	40%	1055	CHINA SOUTH AIR	40%	40%
308	CHINA TRAVEL HK	30%	0%	1066	WEIGAO GROUP	45%	45%
315	SMARTONE TELE	20%	20%	1088	CHINA SHENHUA	50%	50%
316	OIL	50%	50%	1093	CSPC PHARMA	50%	50%
322	TINGYI	50%	50%	1099	SINOPHARM	45%	45%
345	VITASOY INT'L	40%	40%	1109	CHINA RES LAND	45%	45%
354	CHINASOFT INT'L	45%	45%	1113	CK ASSET	50%	50%
358	JIANGXI COPPER	45%	45%	1128	WYNN MACAU	45%	45%
363	SHANGHAI IND H	40%	40%	1138	COSCO SHIP ENGY	40%	40%
384	CHINA GAS HOLD	50%	50%	1157	ZOOMLION	40%	40%
386	SINOPEC CORP	50%	50%	1171	YANZHOU COAL	45%	45%
388	HKEX	50%	50%	1177	SINO BIOPHARM	50%	50%
390	CHINA RAILWAY	45%	45%	1186	CHINA RAIL CONS	40%	40%
425	MINH GROUP	45%	45%	1193	CHINA RES GAS	50%	50%
489	DONGFENG GROUP	40%	40%	1199	COSCO SHIP PORT	40%	40%
512	CHINAGRANDPHARM	40%	40%	1208	MMG	40%	40%
522	ASM PACIFIC	0%	0%	1211	BYD COMPANY	50%	50%
548	SHENZHENEXPRESS	40%	40%	1288	ABC	50%	50%
552	CHINACOMSERVICE	40%	40%	1299	AIA	50%	50%
570	TRAD CHI MED	45%	45%	1302	LIFETECH SCI	40%	40%
576	ZHEJIANGEXPRESS	40%	40%	1308	SITC	50%	50%
586	CONCH VENTURE	45%	45%	1313	CHINARES CEMENT	40%	40%
631	SANY INT'L	45%	45%	1316	NEXTEER	40%	0%

Stocks with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Stock Code	Stock Name			Stock Code	Stock Name		
1339	PICC GROUP	45%	45%	2400	XD Inc	40%	40%
1347	HUA HONG SEMI	45%	45%	2588	BOC AVIATION	40%	40%
1357	Meitu Inc	30%	30%	2600	CHALCO	30%	30%
1368	XTEP INT'L	45%	45%	2601	CPIC	50%	50%
1398	ICBC	50%	50%	2607	SH PHARMA	40%	40%
1448	FU SHOU YUAN	40%	40%	2618	JG LOGISTICS	45%	45%
1458	ZHOU HEI YA	0%	0%	2628	CHINA LIFE	50%	50%
1513	LIVZON PHARMA	40%	40%	2638	HKELECTRIC-SS	45%	45%
1515	CR MEDICAL	40%	40%	2666	UNI MEDICAL	40%	40%
1530	3SBIO	45%	45%	2669	CHINA OVS PPT	45%	45%
1548	GENSCRIPT BIO	45%	45%	2688	ENN ENERGY	50%	50%
1579	YIHAI INTL	45%	45%	2689	ND PAPER	45%	40%
1585	YAEDA	45%	45%	2800	TRACKER FUND	50%	50%
1610	COFCO Joycome Foods Ltd	40%	40%	2822	CSOP A50 ETF	45%	45%
1658	PSBC	50%	50%	2823	ISHARES A50	45%	45%
1766	CRRC	40%	40%	2828	HSCEI ETF	45%	45%
1772	Ganfeng Lithium Co Ltd	40%	40%	2840	SPDR GOLD TRUST	40%	40%
1776	GF SEC	45%	45%	2883	CHINA OILFIELD	40%	40%
1787	SD GOLD	40%	40%	2888	STANCHART	50%	50%
1789	AK Medical Holdings Ltd	40%	40%	2899	ZIJIN MINING	45%	45%
1800	CHINA COMM CONS	45%	45%	3032	HANG SENG TECH INDEX ETF	40%	40%
1801	Innovent Biologics Inc	50%	50%	3128	HS AINDTOPETF	40%	40%
1810	XIAOMI-W	50%	50%	3130	Hang Seng Harvest CSI 300 Inde	45%	45%
1816	CGN POWER	45%	45%	3188	CAM CSI300	45%	45%
1818	ZHAOJIN MINING	40%	40%	3311	CHINA STATE CON	45%	45%
1821	ESR Cayman Ltd	50%	50%	3320	CHINARES PHARMA	45%	45%
1833	PA GOODDOCTOR	45%	45%	3323	CNBM	45%	45%
1876	BUD APAC	50%	50%	3328	BANKCOMM	50%	50%
1882	HAITIAN INT'L	40%	40%	3360	FE HORIZON	40%	40%
1883	CITIC TELECOM	30%	30%	3606	FUYAO GLASS	45%	45%
1888	KB LAMINATES	40%	40%	3613	TONGRENTANGCM	40%	40%
1896	Maoyan Entertainment	40%	40%	3618	CQRC BANK	40%	40%
1898	CHINA COAL	40%	40%	3690	MEITUAN-W	50%	50%
1907	China Risun Group Ltd	40%	40%	3692	Hansoh Pharmaceutical Group Co	50%	50%
1910	SAMSONITE	45%	45%	3808	SINOTRUK	45%	45%
1913	PRADA	50%	50%	3888	KINGSOFT	45%	45%
1919	COSCO SHIP HOLD	45%	45%	3898	CRRC TIMES ELEC	45%	45%
1928	SANDS CHINA LTD	50%	50%	3899	CIMC ENRIC	40%	40%
1929	CHOW TAI FOOK	50%	50%	3908	CICC	45%	45%
1951	Jinxin Fertility Group Ltd	40%	40%	3933	UNITED LAB	40%	40%
1958	BAIC MOTOR	40%	40%	3968	CM BANK	50%	50%
1972	SWIREPROPERTIES	45%	45%	3969	CHINA CRSC	40%	40%
1997	WHARF REIC	50%	50%	3988	BANK OF CHINA	50%	50%
2005	SSY GROUP	40%	40%	3998	BOSIDENG	45%	45%
2013	Weimob Inc	0%	0%	6030	CITIC SEC	45%	45%
2020	ANTA SPORTS	50%	50%	6055	China Tobacco International HK	30%	30%
2039	CIMC	0%	0%	6060	ZA ONLINE	45%	0%
2057	ZTO Express Cayman Inc	50%	50%	6066	CSC	40%	40%
2186	LUYE PHARMA	40%	40%	6099	CMSC	30%	30%
2238	GAC GROUP	45%	40%	6110	Topsports International Holding	45%	45%
2269	WUXI BIOLOGICS (CAYMAN) INC.	45%	45%	6186	China Feihe Ltd	50%	50%
2282	MGM CHINA	40%	40%	6618	JD Health International Inc	50%	50%
2313	SHENZHOU INTL	50%	50%	6818	CEB BANK	40%	40%
2318	PING AN	50%	50%	6823	HKT-SS	50%	50%
2319	MENGNIU DAIRY	50%	50%	6862	Haidilao International Holding	45%	45%
2328	PICC P&C	50%	50%	6865	Fiat Glass Group Co Ltd	40%	40%
2331	LI NING	50%	50%	6881	CGS	45%	45%
2333	GREATWALL MOTOR	45%	45%	6886	HTSC	45%	45%
2338	WEICHAI POWER	45%	45%	6969	Smooere International Holdings	45%	45%
2343	PACIFIC BASIN	40%	40%	9618	JD-SW	50%	50%
2357	AVICHINA	40%	40%	9626	BILIBILI	45%	45%
2359	WuXi AppTec Co Ltd	45%	45%	2382	SUNNY OPTICAL	50%	50%
2380	CHINA POWER	45%	45%	2388	BOC HONG KONG	50%	50%

Stocks with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)							
Stock Code	Stock Name			Stock Code	Stock Name		
9633	Nongfu Spring Co Ltd	50%	50%	9961	TRIP.COM	50%	50%
9698	GDS Holdings Ltd	30%	30%	9988	BABA-SW	50%	50%
9888	BAIDU	50%	50%	9999	NTER-S	50%	50%
9922	Jiumaojiu International Holdin	0%	0%	9923	Yeahka Ltd	0%	0%
				9926	Akeso Inc	40%	40%

Remarks

The above list and corresponding loan ratio of stocks are for customer's reference only and are subject to change by the bank from time to time without notice. Hang Seng Bank Limited shall have absolute discretion to prescribe and change the loan ratio for the Asset Link Secured Overdraft Facility from time to time without notice. For any queries, please call Secured Loans Enquiry Hotline 2710 2288 or contact the bank staff.

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name			Fund Code	Fund Name		
U12641	JPM Thailand (USD Acc)	50%	50%	U42281	Hang Seng Index (A HKD MIP)	50%	50%
U13524	JPMorgan Australia (USD Acc)	50%	50%	U42290	BlackRock Emerging Europe (A2 USD)	30%	30%
U21168	INVECO ASEAN EQUITY FUND	50%	50%	U42293	Barings Dev and EM HY Bond (A EUR Inc Qua Dis)	60%	60%
U22331	Invesco Continental European Small Cap Eq (USD)	60%	60%	U42295	BlackRock ESG Multi-Asset Fund (A2 EUR)	60%	60%
U22439	Fidelity Asia Focus (USD)	50%	50%	U42296	BlackRock European (A2 EUR)	50%	50%
U22744	Fidelity ASEAN (USD)	50%	50%	U42298	HASE Global Bond (Acc A USD)	70%	70%
U23542	Fidelity International (USD)	60%	60%	U42299	HASE Global Bond (Acc A USD MIP)	70%	70%
U23545	Fidelity Singapore (USD)	0%	0%	U42300	BlackRock Euro-Markets (A2 EUR)	50%	50%
U24087	JPM India (USD ACC)	50%	50%	U42301	Barings International Bond (A EUR Inc)	60%	60%
U24894	JPM Pacific Securities (USD Acc)	50%	50%	U42302	Barings Europa (A EUR Inc)	50%	50%
U24928	Fidelity Japan (JPY)	50%	50%	U42305	Fidelity EURO STOXX 50TM (EUR)	60%	60%
U24956	Fidelity Nordic (SEK)	50%	50%	U42306	Fidelity Euro Blue Chip (EUR)	50%	50%
U25868	Fidelity France (EUR)	0%	0%	U42312	Invesco Pan European Equity (Acc EUR)	60%	60%
U27076	Fidelity Pacific (USD)	50%	50%	U42313	Fidelity Euro Balanced (EUR Dist)	60%	60%
U28200	Allianz EM Asia Equity (A Dis USD)	50%	50%	U42315	Sch Euro Government Bond (A EUR Acc)	60%	60%
U28947	Fidelity Malaysia (USD)	0%	0%	U42316	Barings Australia (A EUR Inc)	50%	50%
U31048	Fidelity Emerging Markets (USD)	50%	50%	U42318	Fidelity Euro Bond (EUR)	60%	60%
U33478	Barings European Growth Trust Class A (GBP)	60%	60%	U42319	Fidelity European Smaller Companies (EUR)	50%	50%
U33622	Fidelity Thailand (USD)	50%	50%	U42320	Fidelity Germany (EUR)	50%	50%
U33688	Allianz Japan Equity (A Dis USD)	60%	60%	U42321	Fidelity Iberia (EUR)	50%	50%
U33705	HSBC Managed Balanced (A HKD)	50%	50%	U42322	Fidelity Italy (EUR)	50%	50%
U33910	Allianz Oriental Income (P Dis USD)	50%	50%	U42324	BlackRock Euro Bond (A2 EUR)	60%	60%
U36031	Invesco Global Health Care (USD)	50%	50%	U42326	BlackRock Emerging Europe (A2 EUR)	30%	30%
U36209	JPM Taiwan (A USD Dis)	30%	30%	U42327	Barings Eastern Europe (A EUR Inc)	30%	30%
U39236	Allianz Indonesia Equity (A Dis USD)	50%	50%	U42328	Sch Latin American (A USD Acc)	30%	30%
U39807	Barings Europe Select Trust Class A (GBP)	60%	60%	U42329	Barings ASEAN Frontiers (A EUR Inc)	50%	50%
U39809	Barings German Growth Trust Class A (GBP ACC)	50%	50%	U42331	Barings Asia Growth (A EUR Inc)	50%	50%
U39813	Barings Dev and EM HY Bond (A USD Inc Qua Dis)	60%	60%	U42336	Sch Euro Equity (A EUR Acc)	50%	50%
U39817	Barings Europa (A USD Inc)	60%	60%	U42342	BlackRock Euro-Markets (A2 USD)	60%	60%
U39845	Barings Korea Trust Class A (GBP ACC)	50%	50%	U42344	Barings Global Emerging Markets (A EUR Inc)	50%	50%
U39847	Fidelity America (USD Dist)	60%	60%	U42345	Fidelity Global Technology (EUR)	30%	30%
U39849	Fidelity Australia (AUD)	50%	50%	U42346	Fidelity Global Infrastructure (EUR)	60%	60%
U39872	Fidelity Indonesia (USD)	50%	50%	U42348	HASE Pacific Index (A USD)	50%	50%
U39874	Fidelity Global Bond (USD)	60%	60%	U42349	HASE Japan Index (A USD)	50%	50%
U39877	Fidelity Latin America (USD)	50%	50%	U42350	HASE UK Index (A USD)	50%	50%
U39886	Fidelity Flexible Bond (GBP)	60%	60%	U42351	HASE American Index (A USD)	50%	50%
U39888	Fidelity United Kingdom (GBP)	0%	0%	U42353	HASE Continental European Index (A)	60%	60%
U39890	Fidelity US Dollar Bond (USD)	60%	60%	U42354	HASE Global Technology (A USD)	50%	50%
U39895	HSBC ASIAN BOND FUND CLASS AM2 (USD MONTHLY DISTRIBUTION)	60%	60%	U42355	HASE American Index (A USD MIP)	50%	50%
U39916	JPM Greater China (A USD Dis)	50%	50%	U42356	HASE UK Index (A USD MIP)	50%	50%
U39950	BlackRock Emerging Markets (A2 USD)	50%	50%	U42357	HASE Continental European Index (A MIP)	60%	60%
U39952	BlackRock European (A2 USD)	60%	60%	U42359	HASE Japan Index (A USD MIP)	50%	50%
U39961	BlackRock Global Long-Horizon Equity Fund (A2 USD)	50%	50%	U42360	HASE Pacific Index (A USD MIP)	50%	50%
U39965	BlackRock World Gold (A2 USD)	30%	30%	U42363	HASE Global Technology (A USD MIP)	50%	50%
U39970	BlackRock Jap Small and Midcap Opp (A2 USD)	50%	50%	U42367	HSBC Asia ex Jap Eq Smaller Companies (AD USD)	50%	50%
U39977	BlackRock US Small and Midcap Opportunities Fund (A2 USD)	50%	50%	U42373	HSBC Glb EM Bond (PD USD)	50%	50%
U40053	Barings Global Emerging Markets (A USD Inc)	50%	50%	U42384	Invesco Pan European Small Cap Equity (EUR)	60%	60%
U40056	Barings Latin America (A USD Inc)	50%	50%	U42388	Invesco Asia Opportunities Equity (USD)	50%	50%
U40058	Barings Eastern Europe (A USD Inc)	30%	30%	U42391	Barings Hong Kong China (A EUR Inc)	30%	30%
U40060	Barings Global Resources (A USD Inc)	30%	30%	U42393	Invesco Global Small Cap Equity (USD)	60%	60%
U40065	Barings Australia (A USD Inc)	50%	50%	U42401	Invesco Global Consumer Trends Fund (USD)	50%	50%
U40067	Barings Hong Kong China (A USD Inc)	30%	30%	U42407	Invesco Euro Bond (EUR)	60%	60%
U40069	Barings International Bond (A USD Inc)	60%	60%	U42409	Invesco PRC Equity (USD)	50%	50%
U40076	Barings Asia Growth (A USD Inc)	50%	50%	U42410	BlackRock Global Funds - World Mining Fund Class A2 (USD)	30%	30%
U40078	Barings ASEAN Frontiers (A USD Inc)	50%	50%	U42411	FIDELITY FUNDS - SMART GLOBAL MODERATE FUND CLASS A SHARES (USD DIST)	50%	50%
U40080	Barings Korea Feeder (A USD Acc)	50%	50%	U42413	Invesco Nippon Small/Mid Cap Equity (JPY)	50%	50%
U40084	Fidelity Asian Special Situations (USD)	50%	50%	U42414	Invesco Greater China Equity (USD)	50%	50%
U40088	HSBC Indian Equity (AD USD)	50%	50%	U42417	Sch European Smaller Companies (A EUR Acc)	50%	50%
U40093	HSBC Asia ex Japan Equity (AD USD)	50%	50%	U42434	Barings Global Resources (A EUR Inc)	30%	30%
U40095	HSBC Chinese Equity (AD USD)	50%	50%	U42435	Sch Emerging Markets (A USD Acc)	50%	50%
U40098	HSBC HK Equity (PD USD)	50%	50%	U42446	BlackRock Global HY Bond (A2 USD)	50%	50%
U40100	HSBC Glb EM Equity (AD USD)	50%	50%	U42458	Sch Emerging Europe (A EUR Acc)	30%	30%
U40111	HSBC GIF - Economic Scale Index US Equity (PD USD)	50%	50%	U42459	Sch European Equity Yield (A EUR Acc)	50%	50%
U40155	SCHRODER US SMALLER CO FD (ACC) - GBP	50%	50%	U42461	Sch US Large Cap (A USD Acc)	50%	50%
U40305	Allianz Tiger (A Dis USD)	30%	30%	U42464	Sch US Smaller Companies (A USD Acc)	50%	50%
U40317	HSBC Managed Stable (A HKD)	60%	60%	U42466	Sch USD Bond (A USD Acc)	60%	60%
U40319	HSBC Managed Growth (A HKD)	60%	60%	U42467	Sch UK Equity (A GBP Acc)	50%	50%
U41750	JPMorgan Pacific Technology (USD Acc)	30%	30%	U42468	Sch Japanese Smaller Companies (A JPY Acc)	50%	50%
U42015	Fidelity Switzerland (CHF)	50%	50%	U42469	Sch Global Corp Bond (A USD Acc)	60%	60%
U42017	Fidelity American Growth (USD)	60%	60%	U42470	Sch Global Bond (A USD Acc)	60%	60%
U42266	Allianz Korea Equity (A Dis USD)	30%	30%	U42474	Sch Capital Stable (C USD Acc)	60%	60%
U42269	HASE Global Balanced (A USD)	60%	60%	U42508	EU FIXED INCOME FD (DIT - EUROPAZINS) - EUR	60%	60%
U42270	HASE Global Conservative (A USD)	60%	60%	U42513	Invesco Pacific Equity (USD)	50%	50%
U42271	HASE Global High Growth (A USD)	60%	60%	U42514	Invesco Emerging Markets Equity (USD)	50%	50%
U42272	Hang Seng Index (A HKD)	50%	50%	U42516	Invesco Global High Income (A USD Semi-ann Dis Reinvest)	60%	60%
U42276	Fidelity European Growth (EUR)	60%	60%	U42517	Invesco Emerging Markets Bond (A USD)	50%	50%
U42277	Schroder ISF - Asian Bond Total Return (A USD Acc)	60%	60%	U42520	Barings Latin America (A EUR Inc)	50%	50%
U42278	HASE Global Conservative (A USD MIP)	60%	60%	U42561	HSBC European Equity (PD EUR)	60%	60%
U42279	HASE Global Balanced (A MIP USD)	60%	60%	U42565	Barings German Growth Trust Class A (EUR ACC)	50%	50%
U42280	HASE Global High Growth (A USD MIP)	60%	60%	U42568	Fidelity Funds - Global Financial Services Fund Class A (EUR Dis)	30%	30%

0% 0%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name			Fund Code	Fund Name		
U42569	Fidelity Global Consumer Industries (A EUR Dis)	30%	30%	U43314	HASE MidCap Index (Acc A HKD MIP)	50%	50%
U42570	Fidelity Global Health Care (EUR)	50%	50%	U43315	HASE China Index (Acc A HKD MIP)	50%	50%
U42571	Fidelity Global Industrials (EUR)	30%	30%	U43316	HASE China Enterprises Index (Acc A HKD MIP)	30%	30%
U42582	BlackRock Emerging Markets (A2 EUR)	50%	50%	U43317	Hang Seng HSCEI Daily (1.5X) Leveraged Fund Class A (HKD) (MIP)	30%	30%
U42584	BlackRock Jap Small and Midcap Opp (A2 EUR)	50%	50%	U43318	HASE HK Bond (Acc A HKD MIP)	60%	60%
U42588	Hang Seng HSI Daily (1.5X) Leveraged Fund Class A (HKD)	30%	30%	U43332	BlackRock Asian Dragon (A2 GBP)	50%	50%
U42591	Hang Seng HSI Daily (1.5X) Leveraged Fund Class A (HKD) (MIP)	30%	30%	U43333	BlackRock Asian Dragon (A2 EUR)	50%	50%
U42594	Invesco Korean Equity (USD)	50%	50%	U43334	BlackRock Euro Bond (A2 USD)	60%	60%
U42595	Sch Euro Corporate Bond (A EUR Acc)	60%	60%	U43335	BlackRock - Eur Special Situations Fund A2 (USD)	60%	60%
U42626	Barings GLOBAL LEADERS FUND CLASS A (USD INC)	60%	60%	U43339	BlackRock Latin American (A2 GBP)	30%	30%
U42627	Barings GLOBAL LEADERS FUND CLASS A (EUR INC)	60%	60%	U43340	BlackRock US Flexible Equity (A2 EUR)	50%	50%
U42628	Barings GLOBAL LEADERS FUND CLASS A (GBP INC)	60%	60%	U43346	JPM Evergreen (USD)	60%	60%
U42630	Invesco Energy (USD)	50%	50%	U43352	Invesco UK Equity (GBP)	50%	50%
U42656	BlackRock Global Funds - World Energy Fund Class A2 (USD)	30%	30%	U43354	Invesco Asian Equity (USD)	50%	50%
U42657	BlackRock Global Funds - World Energy Fund Class A2 (EUR)	30%	30%	U43355	Invesco Continental European Equity (EUR)	60%	60%
U42660	BlackRock Global Funds - World HealthScience Fund Class A2 (USD)	50%	50%	U43362	Invesco Bond Fund (AMD USD)	60%	60%
U42661	BlackRock Global Funds - World HealthScience Fund Class A2 (EUR)	50%	50%	U43363	Invesco Global High Income (A USD Mth Dis Reinvest)	60%	60%
U42668	BlackRock Global Funds - World Mining Fund Class A2 (EUR)	30%	30%	U43364	Invesco Emerging Markets Bond (AMD USD)	50%	50%
U42669	BlackRock World Gold (A2 EUR)	30%	30%	U43367	Invesco Asia Balanced (A USD Qua Dis-Reinvestment)	50%	50%
U42687	Fidelity World (EUR)	60%	60%	U43373	Sch Asian Equity Yield (A USD Mth Dis-Cash)	50%	50%
U42756	BlackRock Sustainable Energy Fund (A2 USD)	30%	30%	U43374	Sch Asian Equity Yield (A USD Acc)	50%	50%
U42757	BlackRock Sustainable Energy Fund (A2 EUR)	30%	30%	U43380	HSBC Asia Pacific ex Jap Eq High Div (USD)	50%	50%
U42766	HANG SENG ASIAN BOND FUND CLASS A (USD MONTHLY CASH)	60%	60%	U43383	BlackRock Emerging Markets Bond (A2 EUR)	50%	50%
U42767	HANG SENG ASIAN BOND FUND CLASS A (USD ACC)	60%	60%	U43387	BlackRock Emerging Markets Bond (A2 USD)	50%	50%
U42772	HANG SENG ASIAN BOND FUND CLASS A (USD ACC) (MIP)	60%	60%	U43401	HASE Property Sector FlexiPower (ACC A HKD)	30%	30%
U42798	Sch Asian Opportunities (A USD Acc)	50%	50%	U43403	HASE Property Sector FlexiPower (ACC A HKD MIP)	30%	30%
U42861	BlackRock Asian Dragon (A2 USD)	50%	50%	U43411	Fidelity Asia Pacific Dividend (USD)	50%	50%
U42862	BlackRock Global Funds - World Financials Fund Class A2 (USD)	30%	30%	U43428	Barings Dev and EM HY Bond (A GBP Hedged Inc Qua Dis)	50%	50%
U42864	BlackRock Latin American (A2 EUR)	30%	30%	U43440	JPM Asian Total Return Bond (USD Mth non-cash)	60%	60%
U42865	BlackRock Latin American (A2 USD)	30%	30%	U43446	HSBC Thai Equity (AD USD)	50%	50%
U42866	BlackRock World Technology (A2 EUR)	30%	30%	U43466	Fidelity India Focus (USD)	50%	50%
U42867	BlackRock World Technology (A2 USD)	30%	30%	U43467	Fidelity American Diversified (USD)	50%	50%
U42873	HASE MidCap Index (Inc A HKD)	50%	50%	U43472	Barings Europe Select Trust Class A (EUR)	60%	60%
U42874	HASE MidCap Index (Acc A HKD)	50%	50%	U43516	HSBC BRIC Equity (M2C USD)	30%	30%
U42885	Sch Greater China (A USD Acc)	50%	50%	U43521	Invesco Glb Inc Real Estate Securities (Acc USD)	50%	50%
U42886	Sch HKD Bond (A HKD Acc)	60%	60%	U43522	Invesco Glb Inc Real Estate Securities (USD Dis)	50%	50%
U42888	Sch HK Equity (A HKD Acc)	50%	50%	U43524	HSBC Euroland Equity (AD EUR)	60%	60%
U42889	Sch Japanese Equity (A JPY Acc)	60%	60%	U43533	JPM Glb Property Income (USD Quaterly Dis)	50%	50%
U42919	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A2 (USD)	60%	60%	U43563	AB Emerging Mkts Growth Port (A USD)	50%	50%
U42921	BlackRock European Value (A2 EUR)	50%	50%	U43564	AB Emerging Mkts Growth Port (A EUR)	50%	50%
U42922	BlackRock European Value (A2 GBP)	50%	50%	U43574	AB Glb Value Portfolio (A USD)	60%	60%
U42923	BlackRock European Value (A2 USD)	60%	60%	U43576	AB European Equity Portfolio (A USD)	60%	60%
U42924	BlackRock Global Allocation (A2 EUR)	60%	60%	U43579	AB - American Income Portfolio Class A2 (USD)	60%	60%
U42925	BlackRock Global Allocation (A2 USD)	60%	60%	U43580	AB - American Income Portfolio Class AT (USD Mth Dis-Cash)	60%	60%
U42926	BlackRock Global SmallCap (A2 USD)	60%	60%	U43582	AB Glb Bond Portfolio (A2 USD)	60%	60%
U42935	BlackRock US Basic Value (A2 EUR)	60%	60%	U43584	AB European Equity Portfolio (A EUR)	50%	50%
U42937	BlackRock US Basic Value (A2 USD)	60%	60%	U43608	Sch Asian Smaller Companies (A USD Acc)	50%	50%
U42943	BlackRock USD HY Bond (A2 USD)	60%	60%	U43609	SCHRODER ISF - WEALTH PRESERVATION EUR A ACC	60%	60%
U42946	Invesco US Structured Equity (USD)	60%	60%	U43611	Sch Euro Short Term Bond (A EUR Acc)	60%	60%
U42947	BlackRock US Dollar Short Duration Bond (A2 USD)	60%	60%	U43613	Sch Global Equity Yield (A USD Acc)	60%	60%
U42948	BlackRock - Eur Special Situations Fund A2 (EUR)	50%	50%	U43614	Sch Global Equity Yield (A USD Qua Dis-Cash)	60%	60%
U42949	BlackRock US Flexible Equity (A2 USD)	50%	50%	U43615	Sch Glb High Yield (A USD Acc)	50%	50%
U42950	Invesco Pan European Structured Equity (EUR)	60%	60%	U43617	Schroder ISF - Global Inflation Linked Bond Class A (EUR ACC)	60%	60%
U42955	Barings Asia Growth (A GBP Inc)	50%	50%	U43624	Sch US Small and Mid-Cap Equity (A USD Acc)	50%	50%
U42956	Barings Global Emerging Markets (A GBP Inc)	50%	50%	U43625	Sch BRIC (A USD Acc)	30%	30%
U42962	JPM Japan Equity (USD Dis)	50%	50%	U43628	Allianz Total Return Asian Equity (AT Acc USD)	50%	50%
U42968	Fidelity European High Yield Fund Class A (EUR Dis)	60%	60%	U43630	BlackRock Japan Flexible Equity (A2 USD)	50%	50%
U42969	Fidelity US High Yield Fund Class A (USD Dis-Cash)	60%	60%	U43637	BlackRock Japan Flexible Equity (A2 EUR)	50%	50%
U42970	Fidelity Growth & Income (USD)	60%	60%	U43642	Allianz Little Dragons (AT Acc USD)	50%	50%
U42998	Barings Dev and EM HY Bond (A USD Inc Mth)	60%	60%	U43644	Allianz Oriental Income (A Acc USD)	50%	50%
U43013	HASE HK Bond (Inc A HKD)	60%	60%	U43647	Fidelity Emerging Market Debt Fund Class A (USD Mth Dis)	50%	50%
U43014	HASE HK Bond (Acc A HKD)	60%	60%	U43652	Fidelity Emerging Market Debt Fund Class A (EUR Mth Dis)	50%	50%
U43027	HASE China Index (Inc A HKD)	50%	50%	U43654	Fidelity Emerging Market Debt Fund Class A (USD Acc)	50%	50%
U43028	HASE China Index (Acc A HKD)	50%	50%	U43659	AB Glb Equity Blend Port (A USD)	60%	60%
U43115	HASE Global Bond (Inc A USD)	70%	70%	U43672	HASE China Equity (A HKD)	50%	50%
U43119	HASE China Enterprises Index (Inc A HKD Cash)	30%	30%	U43674	HASE China Equity (A HKD MIP)	50%	50%
U43120	HASE China Enterprises Index (Acc A HKD)	30%	30%	U43680	HASE China A-Share Focus (A1 USD)	50%	50%
U43127	Schroder ISF - Asian Bond Total Return (A MV USD Mth Dis-Cash)	60%	60%	U43681	HASE Financial Sector FlexiPower (A HKD)	50%	50%
U43128	Sch EM Debt Absolute Return (A USD Qua Dis-Cash)	60%	60%	U43683	HASE Financial Sector FlexiPower (A HKD MIP)	50%	50%
U43129	Sch HKD Bond (A HKD Qua Dis-Cash)	60%	60%	U43685	BlackRock Global Dynamic Equity (A2 USD)	60%	60%
U43132	Invesco Asia Balanced (A Acc USD)	50%	50%	U43686	BlackRock Global Dynamic Equity (A2 EUR)	50%	50%
U43155	JPM Glb Convertibles (EUR) (A USD Dis)	50%	50%	U43687	Sch BRIC (A EUR Acc)	30%	30%
U43158	Fidelity China Focus (USD)	50%	50%	U43707	Invesco Pan European High Income (Acc EUR)	60%	60%
U43159	Fidelity Global Focus (USD)	60%	60%	U43708	Invesco Pan European High Income (EUR Dis)	60%	60%
U43214	Fidelity Japan Advantage (JPY)	60%	60%	U43709	JPM China Pioneer A-Share (USD)	30%	30%
U43223	Hang Seng HSCEI Daily (1.5X) Leveraged Fund Class A (HKD)	30%	30%	U43710	AB European Income Portfolio (A2 USD)	60%	60%
U43235	Sch Emerging Asia (A USD Acc)	50%	50%	U43712	AB European Income Portfolio (A2 EUR)	60%	60%
U43248	Allianz Oriental Income (A Dis USD)	50%	50%	U43713	AB - Global High Yield Portfolio Class A2 (USD)	60%	60%
U43275	BlackRock World Bond (A2 USD)	60%	60%	U43714	AB - Global High Yield Portfolio Class A2 (EUR)	60%	60%
U43295	Allianz Total Return Asian Equity (A Dis USD)	50%	50%	U43719	Sch Global Bond (A USD Dis-Cash)	60%	60%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name			Fund Code	Fund Name		
U43720	Sch USD Bond (A USD Qua Dis-Cash)	60%	60%	U43926	Franklin Japan Fund Class A (JPY Acc)	60%	60%
U43722	Sch Global Corp Bond (A USD Mth Dis-Cash)	60%	60%	U43929	Franklin US Gov (A USD MDis-Cash)	60%	60%
U43724	Sch China Opportunities (A USD Acc)	30%	30%	U43931	Templeton Asian Bond (A USD Acc)	60%	60%
U43773	Sch Global Energy (A USD Acc)	30%	30%	U43932	Templeton Glb Total Return (A USD Mth Dis-Cash)	50%	50%
U43774	AB - Global High Yield Portfolio Class AT (USD Mth Dis-Cash)	60%	60%	U43933	Templeton Glb Total Return (A EUR Acc)	50%	50%
U43778	JPM Glb Natural Resources (A EUR Dis)	30%	30%	U43934	AB China Opportunity Portfolio A (USD)	30%	30%
U43779	JPM Emerging Middle Easy Equity (A USD Dis)	50%	50%	U43935	HASE Consumer Sector FlexiPower (A1 HKD)	50%	50%
U43780	JPM Emerging Markets Equity (A USD Dis)	50%	50%	U43937	HASE Consumer Sector FlexiPower (A1 HKD MIP)	50%	50%
U43783	HSBC Indian Equity (AD USD MIP)	50%	50%	U43941	BlackRock Global Gov Bond (A2 USD)	60%	60%
U43784	HSBC Thai Equity (AD USD MIP)	50%	50%	U43951	Templeton Global Equity Income (A EUR Acc)	60%	60%
U43786	HSBC Euroland Equity (AD EUR MIP)	60%	60%	U43952	Templeton BRIC (A EUR Acc)	30%	30%
U43792	HSBC Glb EM Equity (AD USD MIP)	50%	50%	U43953	Templeton Asian Bond (A USD Mth Dis-Cash)	60%	60%
U43793	HSBC European Equity (PD EUR MIP)	60%	60%	U43954	Templeton Asian Growth (A EUR Acc)	50%	50%
U43795	HSBC Glb EM Bond (PD USD MIP)	50%	50%	U43970	HSBC Global Bond (AD USD)	60%	60%
U43798	HSBC Asia Pacific ex Jap Eq High Div (USD MIP)	50%	50%	U43972	HSBC US CORE PLUS BOND PD	60%	60%
U43799	HSBC GIF - Economic Scale Index US Equity (PD USD MIP)	50%	50%	U43973	HSBC US CORE PLUS BD PD-MIP	60%	60%
U43805	HSBC ASIAN BOND FUND CLASS AM2 (USD MONTHLY DISTRIBUTION) (MIP)	60%	60%	U43980	Sch AS Commodity (A USD Acc)	30%	30%
U43806	HSBC Asia ex Jap Eq Smaller Companies (AD USD MIP)	50%	50%	U43981	Sch Indian Equity (A USD Acc)	50%	50%
U43807	HSBC Asia ex Japan Equity (AD USD MIP)	50%	50%	U43982	JPM Vietnam Opportunities (USD Acc)	30%	30%
U43809	HSBC Managed Growth (A HKD MIP)	60%	60%	U43983	JPM Asia Growth Fund (USD Acc)	50%	50%
U43810	HSBC HK Equity (PD USD MIP)	50%	50%	U43984	HASE China B-Share Focus (A1 HKD)	0%	0%
U43811	HSBC Managed Balanced (A HKD MIP)	50%	50%	U43986	HASE China B-Share Focus (A1 HKD MIP)	0%	0%
U43813	HSBC Managed Stable (A HKD MIP)	60%	60%	U43987	Sch Global Climate Change Equity (A USD Acc)	30%	30%
U43814	HSBC Chinese Equity (AD USD MIP)	50%	50%	U43988	Sch Global Climate Change Equity (A EUR Acc)	30%	30%
U43818	AB International Technology Port (USD)	30%	30%	U43991	Lyxor China A (USD)	0%	0%
U43819	AB International Health Care Port (A EUR)	50%	50%	U43992	HSBC China Growth (AC USD)	50%	50%
U43821	AB International Health Care Port (A USD)	50%	50%	U43993	Fidelity European Dynamic Growth (EUR)	50%	50%
U43826	BlackRock Continental European Flexible (A2 EUR)	50%	50%	U43994	Fidelity Emerging Europe, Middle East and Africa (A USD Acc)	30%	30%
U43839	Invesco Pan European Equity Income (Acc EUR)	60%	60%	U43995	Fidelity Emerging Europe, Middle East and Africa (A EUR Acc)	30%	30%
U43841	Fidelity US High Yield Fund Class A (USD Mth Dis-Cash)	60%	60%	U43999	HSBC Euroland Eq Smaller Companies (AD EUR)	60%	60%
U43842	Fidelity European High Yield Fund Class A (EUR Mth Dis-Cash)	60%	60%	U44000	HSBC Euroland Eq Smaller Companies (AD EUR MIP)	60%	60%
U43844	Invesco UK Investment Grade Bond (GBP Dis)	60%	60%	U44011	AB India Growth Port (AX EUR)	30%	30%
U43845	Invesco India Equity (USD Dis)	50%	50%	U44023	Sch Middle East (A USD Acc)	0%	0%
U43846	Invesco Pan European Equity (EUR Dis)	60%	60%	U44024	Sch Middle East (A EUR Acc)	0%	0%
U43852	BlackRock Global Enhanced Equity Yield Fund Class A5 (USD Qua Dis-Cash)	60%	60%	U44045	BlackRock India (A2 USD)	50%	50%
U43853	BlackRock Global Enhanced Equity Yield Fund Class A2 (USD)	60%	60%	U44046	BlackRock India (A2 EUR)	50%	50%
U43854	JPM Indonesia (USD Acc)	50%	50%	U44047	Templeton EM Smaller Companies (A USD Acc)	50%	50%
U43855	Sch Japanese Opportunities (A JPY Dis-Cash)	60%	60%	U44048	Templeton EM Smaller Companies (A EUR Acc)	50%	50%
U43856	Bairings Global Resources (A USD Inc MIP)	30%	30%	U44049	Franklin Natural Resources (A USD Acc)	50%	50%
U43857	JPM Glb Natural Resources (A EUR Dis MIP)	30%	30%	U44050	Franklin Natural Resources (A EUR Acc)	50%	50%
U43858	Invesco Energy (USD MIP)	50%	50%	U44054	AB European Income Portfolio (AT EUR Mth Dis-Cash)	60%	60%
U43859	BlackRock Sustainable Energy Fund (A2 USD MIP)	30%	30%	U44055	AB India Growth Port (AX USD)	30%	30%
U43860	BlackRock Global Funds - World Energy Fund Class A2 (USD MIP)	30%	30%	U44056	HASE Islamic China Index (A USD)	50%	50%
U43861	BlackRock World Gold (A2 USD MIP)	30%	30%	U44059	HASE Islamic China Index (A USD MIP)	50%	50%
U43862	BlackRock Global Funds - World Mining Fund Class A2 (USD MIP)	30%	30%	U44063	HSBC Climate Change (AD USD MIP)	50%	50%
U43866	BlackRock Jap Small and Midcap Opp (A2 JPY)	50%	50%	U44064	Invesco Asia Consumer Demand (Acc USD)	50%	50%
U43867	BlackRock Japan Flexible Equity (A2 JPY)	50%	50%	U44065	Invesco Asia Consumer Demand (USD Dis)	50%	50%
U43875	Fidelity Asian High Yield (A USD Mth Dis-Cash)	50%	50%	U44066	Fidelity Emerging Asia (USD Acc)	50%	50%
U43876	Fidelity Asian High Yield (A USD Acc)	50%	50%	U44068	Invesco PRC Equity (EUR Hedge)	50%	50%
U43877	Fidelity Asian High Yield (A EUR Acc)	50%	50%	U44074	Sch Taiwanese Equity (A USD Acc)	30%	30%
U43879	HSBC Global Bond (PD GBP)	60%	60%	U44075	Sch Taiwanese Equity (A USD Dis-Cash)	30%	30%
U43880	Sch Global EM Opportunities (A USD Acc)	50%	50%	U44078	Templeton Glb Total Return (A EUR Mth Dis-Cash)	50%	50%
U43881	Sch Global EM Opportunities (A EUR Acc)	50%	50%	U44083	ALLIANZ GEM EQUITY HIGH DIVIDEND CLASS AT ACC (USD)	50%	50%
U43882	Templeton Asian Growth (A USD Acc)	50%	50%	U44084	ALLIANZ GEM EQUITY HIGH DIVIDEND CLASS AT ACC (EUR)	50%	50%
U43883	Templeton BRIC (A USD Acc)	30%	30%	U44095	Allianz US Equity (A Dis USD)	50%	50%
U43884	Templeton China (A USD Acc)	50%	50%	U44096	HASE Taiwan Index (A USD)	50%	50%
U43885	Templeton Eastern Europe (A EUR Acc)	30%	30%	U44099	HASE Taiwan Index (A USD MIP)	50%	50%
U43886	Templeton Eastern Europe (A USD Acc)	30%	30%	U44106	BlackRock EM Local Currency Bond (A2 USD)	60%	60%
U43887	Templeton Emerging Markets (A USD Acc)	50%	50%	U44107	BlackRock EM Local Currency Bond (A3 EUR Mth Dis-Cash)	60%	60%
U43888	Templeton EM Bond (A USD Qua Dis-Cash)	50%	50%	U44108	BlackRock EM Local Currency Bond (A3 USD Mth Dis-Cash)	60%	60%
U43892	Templeton Global Balanced (A USD Acc)	60%	60%	U44128	Invesco Global Consumer Trends Fund (USD MIP)	50%	50%
U43896	Templeton Global Bond (A USD Mth Dis-Cash)	50%	50%	U44129	Fidelity Global Consumer Industries (A EUR Dis MIP)	30%	30%
U43897	Templeton Global Bond (A EUR Mth Dis-Cash)	50%	50%	U44130	Sch BRIC (A USD Acc MIP)	30%	30%
U43898	Templeton Global Equity Income (A USD Acc)	60%	60%	U44131	Templeton BRIC (A USD Acc MIP)	30%	30%
U43905	Templeton Global (A USD Acc)	60%	60%	U44132	Sch Latin American (A USD Acc MIP)	30%	30%
U43906	Templeton Global Climate Change (A EUR Yr Dis-Cash)	50%	50%	U44133	BlackRock Latin American (A2 USD MIP)	30%	30%
U43907	Templeton Global Income (A USD Acc)	60%	60%	U44134	Barings Latin America (A USD Inc MIP)	50%	50%
U43908	Templeton Global Income (A EUR Acc)	60%	60%	U44135	BlackRock Emerging Europe (A2 USD MIP)	30%	30%
U43909	Templeton Glb Total Return (A USD Acc)	50%	50%	U44136	Barings Eastern Europe (A USD Inc MIP)	30%	30%
U43912	Templeton Latin America (A USD Yr Dis-Cash)	50%	50%	U44137	HSBC BRIC Markets Equity (AC USD)	30%	30%
U43915	Franklin Biotechnology Discovery (A USD Acc)	50%	50%	U44138	HSBC BRIC Markets Equity (AC USD MIP)	30%	30%
U43916	Franklin High Yield (A USD MDis-Cash)	60%	60%	U44147	HASE Mainland China Bond (Acc A HKD)	60%	60%
U43917	Templeton Euro HY (A EUR Yr Dis-Cash)	60%	60%	U44154	HASE Mainland China Bond (INC A HKD)	60%	60%
U43918	Franklin Income (A USD MDis-Cash)	60%	60%	U44157	Franklin Mena (A USD Acc)	50%	50%
U43919	Franklin India (A USD Acc)	50%	50%	U44164	JPM Russia (A USD Dis)	30%	30%
U43920	Franklin Mutual US Value (A USD Acc)	60%	60%	U44166	HSBC Brazil Equity (AD USD)	50%	50%
U43921	Franklin Mutual European (A USD Acc)	60%	60%	U44167	HSBC Russia Eq (AD USD)	30%	30%
U43922	Franklin Mutual European (A EUR Acc)	50%	50%	U44168	HSBC Brazil Equity (AD USD MIP)	50%	50%
U43923	Franklin Mutual Global Discovery (A USD Acc)	60%	60%	U44169	HSBC Russia Eq (AD USD MIP)	30%	30%
U43924	Franklin Technology (A USD Acc)	50%	50%	U44170	BlackRock China Fund (A2 HKD)	30%	30%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name			Fund Code	Fund Name		
U44171	BlackRock China Fund (A2 USD)	30%	30%	U44392	Invesco Japanese Equity Advantage (A JPY)	50%	50%
U44182	Fidelity Global Inflation - Linked Bond (USD)	60%	60%	U44393	Allianz US High Yield Class AM (USD Mth Dis-Cash)	60%	60%
U44188	Sch Global Equity Alpha (A USD Acc)	50%	50%	U44394	Allianz US High Yield Class AM (HKD Mth Dis-Cash)	60%	60%
U44194	ALLIANZ GLOBAL HI-TECH GROWTH CLASS A DIS (USD)	30%	30%	U44395	Allianz US High Yield Class AM (H2 AUD Mth Dis-Cash)	50%	50%
U44199	BlackRock EM Local Currency Bond (A3 HKD Mth Dis-Cash)	60%	60%	U44396	Allianz US High Yield Class AM (H2 CAD Mth Dis-Cash)	60%	60%
U44205	HASE Mainland and HK Corp Bond (A USD Cash)	60%	60%	U44399	BlackRock Nutrition Fund (A2 HKD MIP)	50%	50%
U44210	AB - American Income Portfolio Class AT (HKD)	60%	60%	U44401	HSBC China Growth (AC HKD MIP)	50%	50%
U44211	AB - Global High Yield Portfolio Class AT (HKD Mth Dis-Cash)	60%	60%	U44402	Pictet Premium Brands (USD MIP)	50%	50%
U44212	AB India Growth Port (A USD)	30%	30%	U44404	AB - American Income Portfolio Class AT (CAD Hedged Mth Dis-Cash)	60%	60%
U44214	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A3 (USD MONTHLY DISTRIBUTING-CASH)	60%	60%	U44407	Bosera RMB Bond Fund Class A Units (RMB Cash)	50%	50%
U44215	BlackRock US Government Mortgage (A3 USD Mth Dis-Cash)	60%	60%	U44408	E Fund (HK) RMB Fixed Income (RMB Cash)	0%	0%
U44216	HASE GIB Fin Sector Bond (A USD Mth Cash)	60%	60%	U44409	AB - Global High Yield Portfolio Class AT (CAD Hedged Mth Dis-Cash)	60%	60%
U44217	HASE GIB Fin Sector Bond (A USD Mth Cash MIP)	60%	60%	U44413	BlackRock USD HY Bond (A6 USD Mth Dis-Cash)	60%	60%
U44290	Hang Seng China 50 Index Fund Class A (HKD)	50%	50%	U44414	Templeton Glb Total Return (A EUR H1 Mth Dis-Cash)	50%	50%
U44293	PIMCO Diversified Income (E USD Inc Cash)	60%	60%	U44415	Templeton Glb Total Return (A AUD H1 Mth Dis-Cash)	50%	50%
U44294	PIMCO Emerging Markets Bond (E Acc USD)	60%	60%	U44416	Templeton Glb Total Return (A GBP H1 Mth Dis-Cash)	50%	50%
U44295	PIMCO Global Bond (E USD Acc)	60%	60%	U44417	Templeton EM Dynamic Income Fund Class A (USD Qdis-Cash)	50%	50%
U44297	PIMCO Global Real Return (E USD Acc)	60%	60%	U44418	Barings Dev and EM HY Bond (A HKD Inc Mth Cash)	60%	60%
U44298	PIMCO High Yield Bond (E USD Acc)	60%	60%	U44420	JPM GIB HY Bond (A HKD Mth-CASH)	60%	60%
U44299	PIMCO Total Return Bond (E USD ACC)	60%	60%	U44421	JPM GIB HY Bond (A USD Mth-CASH)	60%	60%
U44300	Barings Australia (A AUD Inc)	50%	50%	U44424	BlackRock USD HY Bond (A6 HKD Hedged Mth Dis-Cash)	60%	60%
U44301	HSBC ASIAN BOND FUND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%	U44425	BlackRock Asia Pacific Eq Inc (A6 USD Mth Dis-Cash)	0%	0%
U44303	HASE China A-Share Focus (A2 USD)	50%	50%	U44426	BlackRock Asia Pacific Eq Inc (A6 HKD Hedged Mth Dis-Cash)	0%	0%
U44304	HSBC GIB EM Equity (PC USD)	50%	50%	U44427	Invesco Nippon Small/Mid Cap Equity (A USD)	50%	50%
U44314	Templeton Global Bond (A HKD Mth Dis-Cash)	50%	50%	U44429	FIDELITY FUNDS - GLOBAL DIVIDEND FUND CLASS A SHARES (USD MINCOME(G)-CASH)	60%	60%
U44315	Templeton Glb Total Return (A HKD Mth Dis-Cash)	50%	50%	U44430	FIDELITY FUNDS - GLOBAL DIVIDEND FUND CLASS A SHARES (HKD MINCOME(G)-CASH)	60%	60%
U44316	Fidelity Global Short Duration Income (USD)	60%	60%	U44431	BlackRock GIB Corp Bond (A6 USD Mth Dis-Cash)	60%	60%
U44317	BlackRock ESG Multi-Asset Fund (A2 USD Hedged)	60%	60%	U44433	AB - Global High Yield Portfolio Class AT (EUR Hedged Mth Dis-Cash)	60%	60%
U44318	HSBC BRIC Equity (AC USD)	30%	30%	U44434	AB - Global High Yield Portfolio Class AT (GBP Hedged Mth Dis-Cash)	50%	50%
U44319	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A3 (HKD HEDGED MONTHLY DISTRIBUTING-CASH)	60%	60%	U44435	VP Classic Fund (HKD ACC)	30%	30%
U44320	Invesco Global High Income (A USD Mth Dis-Cash)	60%	60%	U44436	VP High Div Stocks A1 (HKD)	30%	30%
U44321	Invesco Asia Balanced (A USD Qua Dis-Cash)	50%	50%	U44437	JPM Asia Pacific Income Fund A (Mth) (USD-Cash)	60%	60%
U44322	HSBC GIB High Inc Bond (USD Mth Dis-Cash)	60%	60%	U44438	JPM Asia Pacific Income Fund A (Mth) (HKD-Cash)	60%	60%
U44323	HSBC GIB High Inc Bond (HKD Mth Dis-Cash)	60%	60%	U44439	JPM Multi Income (AUD H Mth Dis-Cash)	50%	50%
U44325	Pictet Global EM Debt (USD Mth Dis - Cash)	50%	50%	U44440	Allianz US High Yield Class AM (H2 NZD Mth Dis-Cash)	50%	50%
U44326	Pictet Global EM Debt (EUR)	50%	50%	U44441	Barings Dev and EM HY Bond (A NZD Hedge Inc Mth Cash)	50%	50%
U44333	AB - American Income Portfolio Class AT (AUD Hedged Mth Dis-Cash)	60%	60%	U44442	JPM Multi Income (NZD H Mth Dis-Cash)	50%	50%
U44334	AB - Global High Yield Portfolio Class AT (AUD Hedged Mth Dis-Cash)	50%	50%	U44443	Allianz US High Yield Class AM (H2 EUR Mth Dis-Cash)	60%	60%
U44335	JPM GIB Natural Resources (A USD Acc)	30%	30%	U44444	Allianz US High Yield Class AM (H2 GBP Mth Dis-Cash)	50%	50%
U44336	Schroder ISF - Asian Bond Total Return (A MV HKD Mth Dis-Cash)	60%	60%	U44445	Sch European Large Cap (A EUR Acc)	50%	50%
U44337	HASE RMB Bond (A RMB Cash)	60%	60%	U44446	Allianz GIB Equity (AT Acc USD)	0%	0%
U44340	Fidelity Asian High Yield (A HKD Mth Dis-Cash)	50%	50%	U44447	Barings Dev and EM HY Bond (A AUD Hedge Inc Mth Cash)	50%	50%
U44341	Pictet Premium Brands (USD)	50%	50%	U44448	Barings Dev and EM HY Bond (A CAD Hedge Inc Mth Cash)	60%	60%
U44342	Pictet Premium Brands (EUR)	50%	50%	U44449	JPM Multi Income (CAD H Mth Dis-Cash)	50%	50%
U44343	HASE Corporate Sustainability Index (A HKD)	50%	50%	U44450	Pictet Global EM Debt (HKD Mth Dis - Cash)	50%	50%
U44344	HASE Corporate Sustainability Index (A HKD MIP)	50%	50%	U44452	HSBC GIB HY Bond (AM USD Mth Dis-Cash)	50%	50%
U44348	JPM GIB Natural Resources (A USD Acc MIP)	30%	30%	U44453	HSBC GIB HY Bond (AM HKD Hedged Mth Dis-Cash)	50%	50%
U44349	HSBC GIB High Inc Bond (HKD Mth Dis-Cash MIP)	60%	60%	U44456	HSBC GIB EM Bond (AM USD Mth Dis-Cash)	50%	50%
U44352	AB Asia ex Jap Eq Port (A HKD)	50%	50%	U44457	HSBC GIB EM Bond (AM HKD Mth Dis-Cash)	50%	50%
U44353	AB Asia ex Jap Eq Port (A USD)	50%	50%	U44458	HSBC GIB EM Bond (AMH AUD Hedged Mth Dis-Cash)	50%	50%
U44354	AB Asia ex Jap Eq Port (AD AUD Hedged Mth Dis-Cash)	50%	50%	U44460	HSBC GIB High Inc Bond (AUD Hedged Mth Dis-Cash)	60%	60%
U44355	AB Asia ex Jap Eq Port (AD HKD Mth Dis-Cash)	50%	50%	U44461	HSBC GIB High Inc Bond (EUR Hedged Mth Dis-Cash)	60%	60%
U44356	AB Asia ex Jap Eq Port (USD - Cash)	50%	50%	U44462	Allianz Flexi Asia Bond (USD Mth Dis - Cash)	60%	60%
U44357	Invesco Global High Income (A HKD Mth Dis-Cash)	60%	60%	U44466	Allianz Flexi Asia Bond (HKD Mth Dis - Cash)	60%	60%
U44358	Invesco Asia Balanced (A HKD Qua Dis-Cash)	50%	50%	U44467	Allianz Flexi Asia Bond (AUD Mth Dis - Cash)	50%	50%
U44361	Barings Global Agriculture (A USD)	30%	30%	U44468	Allianz Flexi Asia Bond (CAD Mth Dis - Cash)	60%	60%
U44364	BlackRock Nutrition Fund (A2 USD)	50%	50%	U44469	Allianz Flexi Asia Bond (NZD Mth Dis - Cash)	50%	50%
U44366	BlackRock Nutrition Fund (A2 EUR Hedged)	30%	30%	U44473	AB RMB Inc Plus Portfolio (CNH Mth Dis - Cash)	60%	60%
U44367	PIMCO Emerging Asia Bond (E USD Inc Mth-Cash)	60%	60%	U44474	Allianz US High Yield Class AM (H2 RMB Mth Dis-Cash)	60%	60%
U44368	PIMCO Emerging Asia Bond (M HKD Inc Mth-Cash)	60%	60%	U44475	Sch GIB Multi-Asset Income (A EUR Acc Hedged)	60%	60%
U44370	Allianz EM Asia Equity (AT Acc HKD)	50%	50%	U44478	HASE China A-Share FlexiPower (A HKD)	50%	50%
U44371	Ping An RMB Bond (A RMB Cash)	60%	60%	U44481	VP Greater China High Yield Income Fund Class P (USD Mth Dis-Cash)	50%	50%
U44372	Fidelity China Consumer (USD Acc)	30%	30%	U44482	VP Greater China High Yield Income Fund Class P (HKD Mth Dis-Cash)	50%	50%
U44373	Fidelity China Consumer (HKD Acc)	30%	30%	U44483	Allianz Flexi Asia Bond (EUR Mth Dis - Cash)	60%	60%
U44374	HSBC ASIAN HIGH YIELD BOND FUND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	50%	50%	U44484	Allianz Flexi Asia Bond (GBP Mth Dis - Cash)	50%	50%
U44375	HSBC ASIAN HIGH YIELD BOND FUND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	50%	50%	U44485	AB - Emerging Markets Debt Portfolio Class AT (USD Mth Dis-Cash)	50%	50%
U44376	Schroder Asian Asset Income Fund Class A (USD Mth Dis-Cash)	60%	60%	U44488	AB - Emerging Markets Debt Portfolio Class AT (HKD Mth Dis-Cash)	50%	50%
U44377	Schroder Asian Asset Income Fund Class A (HKD Mth Dis-Cash)	60%	60%	U44489	AB - Emerging Markets Debt Portfolio Class AT (EUR Hedged Mth Dis-Cash)	50%	50%
U44378	HSBC ASIAN BOND FUND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%	U44490	AB - Emerging Markets Debt Portfolio Class AT (AUD Hedged Mth Dis-Cash)	50%	50%
U44379	HSBC Russia Eq (AD HKD)	30%	30%	U44491	AB - Emerging Markets Debt Portfolio Class AT (NZD Hedged Mth Dis-Cash)	50%	50%
U44380	HSBC Asia Pacific ex Jap Eq High Div (HKD Mth Dis-Cash)	50%	50%	U44492	Pictet Global EM Debt (AUD Hedged Mth Dis-Cash)	50%	50%
U44381	HSBC Brazil Equity (AD HKD)	50%	50%	U44493	Sch GIB Multi-Asset Income (A USD Mth Dis-Cash)	60%	60%
U44382	HSBC BRIC Equity (AC HKD)	30%	30%	U44494	Sch GIB Multi-Asset Income (A HKD Mth Dis-Cash)	60%	60%
U44383	HSBC Chinese Equity (AD HKD)	50%	50%	U44495	Sch GIB Multi-Asset Income (A AUD Hedged Mth Dis-Cash)	60%	60%
U44384	HSBC Indian Equity (AD HKD)	50%	50%	U44496	Sch GIB Multi-Asset Income (A GBP Hedged Mth Dis-Cash)	60%	60%
U44386	HSBC China Growth (AC HKD)	50%	50%	U44497	Fidelity Funds - Global Multi Asset Income Fund Class A (USD ACC)	60%	60%
U44387	JPM Multi Income (HKD Mth Dis-Cash)	60%	60%	U44498	Fidelity Funds - Global Multi Asset Income Fund Class A (USD MINCOME(G)-CASH)	60%	60%
U44388	JPM Multi Income (USD Mth Dis-Cash)	60%	60%	U44499	Fidelity Funds - Global Multi Asset Income Fund Class A (HKD ACC)	60%	60%
U44389	VP Classic Fund (USD ACC)	30%	30%	U44390	VP High Div Stocks A1 (USD)	30%	30%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name			Fund Code	Fund Name		
U44500	Fidelity Funds - Global Multi Asset Income Fund Class A (HKD Mincome(G)-Cash)	60%	60%	U44596	AB GIB Value Portfolio (AD GBP H Mth-Dist Cash)	50%	50%
U44501	Janus Henderson US Forty (A USD Acc)	50%	50%	U44597	AB GIB Value Portfolio (AD AUD H Mth-Dist Cash)	50%	50%
U44502	Janus Henderson US Venture (A USD Acc)	50%	50%	U44598	AB GIB Value Portfolio (AD CAD H Mth-Dist Cash)	50%	50%
U44503	Janus Henderson Global Life Sciences (A USD Acc)	50%	50%	U44599	JPMorgan Asia Equity Dividend (RMB Hedged-Cash)	50%	50%
U44504	Janus Henderson High Yield (A USD Inc Mth-Cash)	60%	60%	U44600	Janus Henderson Global Life Sciences (A AUD H Acc)	30%	30%
U44505	Janus Henderson High Yield (A HKD Inc Mth-Cash)	60%	60%	U44601	Janus Henderson Global Technology (A USD Acc)	50%	50%
U44506	Janus Henderson High Yield (A AUD Hedged Inc Mth-Cash)	50%	50%	U44602	Janus Henderson Global Technology (A HKD Acc)	50%	50%
U44507	Janus Henderson High Yield (A RMB Hedged Inc Mth-Cash)	60%	60%	U44603	Janus Henderson Global Technology (A AUD H Acc)	50%	50%
U44508	Janus Henderson Flexible Income (A USD Inc Mth-Cash)	60%	60%	U44607	Allianz HKD Income (USD Mth Dis - Cash)	60%	60%
U44509	Janus Henderson Flexible Income (A HKD Inc Mth-Cash)	60%	60%	U44608	Allianz HKD Income (HKD Mth Dis - Cash)	60%	60%
U44510	Janus Henderson Flexible Income (A AUD Hedged Inc Mth-Cash)	60%	60%	U44609	Pictet - Global Megatrend Selection P USD	60%	60%
U44512	VP High Div Stocks A2 (USD Mth Dis-Cash)	30%	30%	U44610	Pictet - Global Megatrend Selection P HKD	60%	60%
U44513	JPMorgan Asia Equity Dividend (USD Mth-Cash)	50%	50%	U44612	Pictet - Global Megatrend Selection HP AUD Hedged	60%	60%
U44514	JPMorgan Asia Equity Dividend (HKD Mth-Cash)	50%	50%	U44613	Value Partners China Greenchip A (USD)	30%	30%
U44515	JPMorgan Asia Equity Dividend (EUR Hedged-Cash)	50%	50%	U44614	Value Partners China Greenchip A (HKD)	30%	30%
U44516	JPMorgan Asia Equity Dividend (GBP Hedged-Cash)	50%	50%	U44615	Value Partners China Greenchip A2 (HKD Qdis-Cash)	30%	30%
U44517	JPMorgan Asia Equity Dividend (AUD Hedged-Cash)	50%	50%	U44616	Value Partners China Greenchip A (AUD Hedged)	30%	30%
U44518	JPMorgan Asia Equity Dividend (NZD Hedged-Cash)	50%	50%	U44620	Invesco PRC Equity (HKD)	50%	50%
U44519	JPMorgan Asia Equity Dividend (CAD Hedged-Cash)	50%	50%	U44622	VP Greater China High Yield Income Fund Class A (RMB Hedged Mth Dis-Cash)	50%	50%
U44520	BlackRock GIB Multi-Asset Inc (A6 USD Mth Dis-Cash)	60%	60%	U44623	JPM ASEAN Fund (HKD Acc)	50%	50%
U44521	BlackRock GIB Multi-Asset Inc (A6 HKD Hedged Mth Dis-Cash)	60%	60%	U44624	JPM ASEAN Fund (AUD Hedged Acc)	50%	50%
U44522	BlackRock GIB Multi-Asset Inc (A8 AUD Hedged Mth Dis-Cash)	60%	60%	U44625	JPM ASEAN Fund (RMB Hedged Acc)	50%	50%
U44523	BlackRock GIB Multi-Asset Inc (A8 NZD Hedged Mth Dis-Cash)	60%	60%	U44626	Allianz Total Return Asian Equity (AM Dis USD)	50%	50%
U44527	Pictet-SmartCity-P dy USD Share (USD Yearly Dis-Cash)	60%	60%	U44627	Allianz Total Return Asian Equity (AM Dis HKD)	50%	50%
U44528	Pictet-SmartCity-HP dy HKD Share (HKD Hedged Yearly Dis-Cash)	60%	60%	U44628	Allianz Total Return Asian Equity (AM Dis AUD H)	50%	50%
U44529	Pictet-SmartCity-P dm EUR Share (EUR Mth Dis-Cash)	60%	60%	U44629	HSBC CIT China Multi-Asset Income AM USD	50%	50%
U44530	Pictet-SmartCity-P dy GBP Share (GBP Yearly Dis-Cash)	60%	60%	U44630	HSBC CIT China Multi-Asset Income AM HKD	50%	50%
U44531	Pictet-SmartCity-HP dy AUD Share (AUD Hedged Yearly Dis-Cash)	60%	60%	U44631	HSBC CIT China Multi-Asset Income AM RMB	50%	50%
U44532	Invesco Asia Balanced (A USD Mth Dis-Cash)	50%	50%	U44636	JPM Emerg Mkt Div Class A USD	50%	50%
U44533	Allianz European Equity Dividend (H2 USD Mth Dis-Cash)	60%	60%	U44637	JPM Emerg Mkt Div Class A HKD	50%	50%
U44534	Allianz European Equity Dividend (H2 HKD Mth Dis-Cash)	60%	60%	U44638	JPM Emerg Mkt Div Class A AUD H	50%	50%
U44535	Allianz European Equity Dividend (H2 EUR Mth Dis-Cash)	50%	50%	U44639	JPM Asian Total Return Bond (USD Mth - Cash)	60%	60%
U44536	Allianz European Equity Dividend (H2 AUD Mth Dis-Cash)	50%	50%	U44640	JPM Asian Total Return Bond (HKD Mth - Cash)	60%	60%
U44538	VP High Div Stocks A2 (HKD MDis-Cash)	30%	30%	U44641	JPM Asian Total Return Bond (AUD H Mth - Cash)	50%	50%
U44539	VP High Div Stocks A2 (AUD Hedged MDis-Cash)	30%	30%	U44642	JPM Asian Total Return Bond (NZD H Mth - Cash)	50%	50%
U44540	VP High Div Stocks A2 (NZD Hedged MDis-Cash)	30%	30%	U44643	JPM Asian Total Return Bond (RMB H Mth - Cash)	60%	60%
U44541	VP High Div Stocks A2 (CAD Hedged MDis-Cash)	30%	30%	U44644	JPM China A-shs Opportunities (USD Acc)	30%	30%
U44542	VP Greater China High Yield Income Fund Class A (AUD Hedged Mth Dis-Cash)	50%	50%	U44645	JPM China A-shs Opportunities (HKD Acc)	30%	30%
U44543	VP Greater China High Yield Income Fund Class A (NZD Hedged Mth Dis-Cash)	50%	50%	U44646	JPM China A-shs Opportunities (RMB Acc)	30%	30%
U44544	VP Greater China High Yield Income Fund Class A (CAD Hedged Mth Dis-Cash)	50%	50%	U44647	Invesco Continental European Small Cap Eq (USD H Acc)	60%	60%
U44545	Sch GIB Multi-Asset Income (A RMB Hedged Mth Dis-Cash)	60%	60%	U44648	Invesco Pan European Equity (Acc USD H)	60%	60%
U44546	Allianz Inc & Growth AM Dis (USD Mth Dis-Cash)	50%	50%	U44649	Invesco Pan European Structured Equity (USD H Acc)	60%	60%
U44547	Allianz Inc & Growth AM Dis (HKD Mth Dis-Cash)	50%	50%	U44650	Schroder Asian Asset Income Fund Class A (AUD Hedged Mth Dis-Cash)	50%	50%
U44549	Allianz Inc & Growth AM Dis (H2 EUR Mth Dis-Cash)	50%	50%	U44651	Schroder Asian Asset Income Fund Class A (RMB Hedged Mth Dis-Cash)	60%	60%
U44550	Allianz Inc & Growth AM Dis (H2 GBP Mth Dis-Cash)	30%	30%	U44652	Janus Henderson Global Life Sciences (A EUR H Acc)	30%	30%
U44551	Allianz Inc & Growth AM Dis (H2 AUD Mth Dis-Cash)	30%	30%	U44657	JPM Japan Equity (USD H Acc)	50%	50%
U44552	Allianz Inc & Growth AM Dis (H2 NZD Mth Dis-Cash)	30%	30%	U44658	AB India Growth Port (A HKD)	30%	30%
U44553	Allianz Inc & Growth AM Dis (H2 CAD Mth Dis-Cash)	50%	50%	U44659	AB India Growth Port (A EUR)	30%	30%
U44554	Allianz Inc & Growth AM Dis (H2 RMB Mth Dis-Cash)	30%	30%	U44660	AB India Growth Port (AD AUD H)	30%	30%
U44556	AB - Global High Yield Portfolio Class AT (RMB Hedged Mth Dis-Cash)	60%	60%	U44661	AMUNDI HK - NEW GENERATION ASIA PACIFIC EQUITY DIVIDEND FUND CLASS CLASSIC USD - DISTRIBUTION (CASH)	50%	50%
U44557	JPM Asia Pacific Income Fund A (IRC) (EUR Hedged Mdis-Cash)	50%	50%	U44662	AMUNDI HK - NEW GENERATION ASIA PACIFIC EQUITY DIVIDEND FUND CLASS CLASSIC HKD - DISTRIBUTION (CASH)	50%	50%
U44558	JPM Asia Pacific Income Fund A (IRC) (GBP Hedged Mdis-Cash)	50%	50%	U44663	AMUNDI HK - NEW GENERATION ASIA PACIFIC EQUITY DIVIDEND FUND CLASS CLASSIC AUD (HEGGED) - DISTRIBUTION (CASH)	50%	50%
U44559	JPM Asia Pacific Income Fund A (IRC) (AUD Hedged Mdis-Cash)	50%	50%	U44664	AMUNDI HK - NEW GENERATION ASIA PACIFIC EQUITY DIVIDEND FUND CLASS CLASSIC RMB (HEGGED) - DISTRIBUTION (CASH)	50%	50%
U44560	JPM Asia Pacific Income Fund A (IRC) (NZD Hedged Mdis-Cash)	50%	50%	U44665	AMUNDI HK - BALANCED FUND CLASS CLASSIC USD - DISTRIBUTION (CASH)	60%	60%
U44561	JPM Asia Pacific Income Fund A (IRC) (CAD Hedged Mdis-Cash)	50%	50%	U44666	AMUNDI HK - BALANCED FUND CLASS CLASSIC RMB (HEGGED) - DISTRIBUTION (CASH)	60%	60%
U44562	Janus Henderson Balanced Fund Class A Share (USD Acc)	60%	60%	U44667	AMUNDI HK - GLOBAL AGING PLANET OPPORTUNITIES FUND CLASS CLASSIC USD - DISTRIBUTION (CASH)	50%	50%
U44563	Janus Henderson Balanced Fund Class A Share (USD Mth-Cash)	60%	60%	U44668	AMUNDI HK - GLOBAL AGING PLANET OPPORTUNITIES FUND CLASS CLASSIC HKD - DISTRIBUTION (CASH)	50%	50%
U44564	Janus Henderson Balanced Fund Class A Share (HKD Mth Inc-Cash)	60%	60%	U44671	AMUNDI HK - GLOBAL AGING PLANET OPPORTUNITIES FUND CLASS CLASSIC RMB (HEGGED) - DISTRIBUTION (CASH)	50%	50%
U44565	Janus Henderson Balanced Fund Class A Share (EUR Hedged Mth Inc-Cash)	60%	60%	U44673	VP Classic Fund (AUD H ACC)	30%	30%
U44566	Janus Henderson Balanced Fund Class A Share (AUD Hedged Mth Inc-Cash)	50%	50%	U44674	VP Classic Fund (NZD H ACC)	30%	30%
U44567	Janus Henderson Balanced Fund Class A Share (CAD Hedged Mth Inc-Cash)	60%	60%	U44675	VP Classic Fund (CAD H ACC)	30%	30%
U44568	Janus Henderson Balanced Fund Class A Share (RMB Hedged Mth Inc-Cash)	60%	60%	U44676	Investec Global Strategy Fund - Asian Equity Fund A Acc USD	50%	50%
U44569	AB European Income Portfolio (AT USD Hedged Mth Dis-Cash)	60%	60%	U44677	Investec Global Strategy Fund - European Equity Fund A Acc USD	60%	60%
U44570	AB European Income Portfolio (AT AUD Hedged Mth Dis-Cash)	50%	50%	U44678	Investec Global Strategy Fund - European Equity Fund A Acc USD Hedged	60%	60%
U44571	FIDELITY FUNDS - GLOBAL DIVIDEND FUND CLASS A SHARES (AUD HEDGED MINCOME(G)-CASH)	50%	50%	U44679	Investec Global Strategy Fund - European Equity Fund A Acc EUR	50%	50%
U44572	Fidelity Funds - Global Multi Asset Income Fund Class A (AUD Hedged Mincome(G)-Cash)	60%	60%	U44682	Investec Global Strategy Fund - Global Strategic Equity Fund A Acc USD	60%	60%
U44574	Barings German Growth Trust Class A (USD ACC)	50%	50%	U44684	AMUNDI HK - NEW GENERATION ASIA PACIFIC EQUITY DIVIDEND FUND CLASS CLASSIC NZD (HEGGED) - DISTRIBUTION (CASH)	50%	50%
U44575	Barings Europe Select Trust Class A (USD ACC)	60%	60%	U44685	AMUNDI HK - BALANCED FUND CLASS CLASSIC HKD - DISTRIBUTION (CASH)	60%	60%
U44576	Allianz European Equity Dividend (H2 RMB Mth Dis-Cash)	60%	60%	U44686	AMUNDI HK - BALANCED FUND CLASS CLASSIC AUD (HEGGED) - DISTRIBUTION (CASH)	60%	60%
U44580	HSBC GIF - Managed Solutions - Asia Focused Income Class AM2 (USD Mth Dis-Cash)	60%	60%	U44687	AMUNDI HK - GLOBAL AGING PLANET OPPORTUNITIES FUND CLASS CLASSIC AUD (HEGGED) - DISTRIBUTION (CASH)	30%	30%
U44581	HSBC GIF - Managed Solutions - Asia Focused Income Class AM2 (HKD Mth Dis-Cash)	60%	60%	U44688	AMUNDI HK - GLOBAL AGING PLANET OPPORTUNITIES FUND CLASS CLASSIC NZD (HEGGED) - DISTRIBUTION (CASH)	30%	30%
U44582	HSBC GIF - Managed Solutions - Asia Focused Income Class AM2 (AUD Hedged Mth Dis-Cash)	50%	50%	U44689	HASE China Enterprises Index (Acc A AUD H)	30%	30%
U44588	Fidelity European Dividend Fund Class A (USD Hedged Mth Dis-Cash)	60%	60%	U44690	HASE China Enterprises Index (Acc A RMB H)	30%	30%
U44589	Fidelity European Dividend Fund Class A (EUR Mth Dis-Cash)	60%	60%	U44692	Hang Seng Index (A AUD H)	50%	50%
U44590	JPM Multi Income (RMB H Mth Dis-Cash)	60%	60%	U44693	Hang Seng Index (A RMB H)	50%	50%
U44591	HSBC GIF - Global Equity Volatility Focused (AM USD Mth Dis-Cash)	60%	60%	U44695	Fidelity Euro Balanced (USD H Acc)	60%	60%
U44592	HSBC GIF - Global Equity Volatility Focused (AM HKD Mth Dis-Cash)	60%	60%	U44696	Fidelity Euro Balanced (EUR Acc)	60%	60%
U44593	HSBC GIF - Global Equity Volatility Focused (AM AUD Hedged Mth Dis-Cash)	60%	60%	U44697	VP China Convergence Fund (USD ACC)	30%	30%
U44594	AB GIB Value Portfolio (AD USD Mth-Dist Cash)	60%	60%	U44698	VP Classic Fund (RMB H ACC)	30%	30%
U44595	AB GIB Value Portfolio (AD EUR H Mth-Dist Cash)	50%	50%	U44699	Allianz Inc & Growth AM Dis (HKD Mth Dis-Cash)(MIP)	50%	50%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name			Fund Code	Fund Name		
U44700	Allianz European Equity Dividend (H2 HKD Mth Dis-Cash)(MIP)	60%	60%	U44789	Fidelity US Dollar Bond (USD Mth Dis-Cash)	60%	60%
U44701	JPMorgan Asia Equity Dividend (HKD Mth-Cash)(MIP)	50%	50%	U44790	Schroder ISF - Global Gold (A USD Acc)	30%	30%
U44702	Fidelity European Dividend Fund Class A (USD Hedged Mth Dis-Cash)(MIP)	60%	60%	U44791	Schroder ISF - Global Gold (A EUR Hedged Acc)	30%	30%
U44703	AB European Income Portfolio (AT USD Hedged Mth Dis-Cash)(MIP)	60%	60%	U44793	CIFM China Sector Rotation (RMB Dis)	30%	30%
U44704	First State Asian Growth Fund (USD Acc)	50%	50%	U44794	CIFM China Emerging Power Fund (RMB Dis)	30%	30%
U44705	First State China Growth Fund (USD Acc)	50%	50%	U44795	LEGG MASON WESTERN ASSET ASIAN OPPORTUNITIES FUND CLASS A (USD PLUS - MONTHLY DISTRIBUTING CASH)	60%	60%
U44706	First State Global Listed Infrastructure Fund (USD Dis)	50%	50%	U44796	LEGG MASON WESTERN ASSET ASIAN OPPORTUNITIES FUND CLASS A (HKD PLUS - MONTHLY DISTRIBUTING CASH)	60%	60%
U44707	JPM GIB Bond and Currency (USD Mth Dis)	60%	60%	U44797	LEGG MASON WESTERN ASSET ASIAN OPPORTUNITIES FUND CLASS A (AUD HEDGED) PLUS - MONTHLY DISTRIBUTING CASH	50%	50%
U44708	JPM GIB Bond and Currency (HKD Mth Dis)	60%	60%	U44798	LEGG MASON CLEARBRIDGE US AGGRESSIVE GROWTH FUND CLASS A (USD ACCUMULATING)	50%	50%
U44709	JPM GIB Bond and Currency (AUD H Mth Dis)	60%	60%	U44799	LEGG MASON CLEARBRIDGE US AGGRESSIVE GROWTH FUND CLASS A (HKD ACCUMULATING)	50%	50%
U44710	JPM GIB Bond and Currency (NZD H Mth Dis)	60%	60%	U44801	INVESTEC GLOBAL STRATEGY FUND - GLOBAL GOLD FUND CLASS A (USD ACC)	30%	30%
U44711	JPM GIB Bond and Currency (CAD H Mth Dis)	60%	60%	U44802	INVESTEC GLOBAL STRATEGY FUND - INVESTMENT GRADE CORPORATE BOND FUND CLASS A (USD INC) MONTHLY DISTRIBUTING CASH	60%	60%
U44712	JPM GIB Bond and Currency (RMB H Mth Dis)	60%	60%	U44804	HSBC ASIAN BOND FUND CLASS AM3H (EUR HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U44713	VP China Convergence Fund (AUD H ACC)	30%	30%	U44805	HSBC ASIAN BOND FUND CLASS AM3H (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U44714	VP China Convergence Fund (NZD H ACC)	30%	30%	U44807	HSBC ASIAN HIGH YIELD BOND FUND CLASS AM3H (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U44715	VP China Convergence Fund (CAD H ACC)	30%	30%	U44808	AB - Emerging Markets Multi-Asset Portfolio Class AD (USD Mdis-Cash)	50%	50%
U44720	HSBC JINTRUST LARGE CAP EQ H	30%	30%	U44809	AB - Emerging Markets Multi-Asset Portfolio Class AD (HKD Mdis-Cash)	50%	50%
U44721	Barings German Growth Trust Class A (USD H ACC)	60%	60%	U44810	AB - Emerging Markets Multi-Asset Portfolio Class AD (EUR Hedged Mdis-Cash)	50%	50%
U44722	Invesco Pan European High Income (USD H Dis)	60%	60%	U44811	AB - Emerging Markets Multi-Asset Portfolio Class AD (GBP Hedged Mdis-Cash)	50%	50%
U44723	Invesco Pan European High Income (AUD H Dis)	60%	60%	U44812	AB - Emerging Markets Multi-Asset Portfolio Class AD (AUD Hedged Mdis-Cash)	50%	50%
U44724	Invesco Pan European High Income (NZD H Dis)	60%	60%	U44813	AB - Emerging Markets Multi-Asset Portfolio Class AD (CAD Hedged Mdis-Cash)	50%	50%
U44725	Invesco Pan European High Income (CAD H Dis)	60%	60%	U44814	AB SICAV I - Sustainable Global Thematic Portfolio (AX USD)	60%	60%
U44726	BlackRock - Eur Special Situations Fund A2 (USD H)	60%	60%	U44815	FIDELITY FUNDS - ASIAN BOND FUND CLASS A SHARES (USD MNCOME(G)-CASH)	60%	60%
U44727	BlackRock - Eur Special Situations Fund A2 (GBP H)	50%	50%	U44816	FIDELITY FUNDS - ASIAN BOND FUND CLASS A SHARES (HKD MNCOME(G)-CASH)	60%	60%
U44729	BlackRock - Eur Special Situations Fund A2 (CAD H)	50%	50%	U44817	FIDELITY FUNDS - ASIAN BOND FUND CLASS A SHARES (AUD HEDGED) (USD) (G)-CASH	50%	50%
U44730	AMUNDI HK - BALANCED FUND CLASS CLASSIC GBP (HEDGED) - DISTRIBUTION (CASH)	60%	60%	U44818	Allianz Dynamic Asian High Yield Bond Class AMG (USD Mth Dis-Cash)	50%	50%
U44731	AMUNDI HK - BALANCED FUND CLASS CLASSIC NZD (HEDGED) - DISTRIBUTION (CASH)	60%	60%	U44819	Allianz Dynamic Asian High Yield Bond Class AMG (HKD Mth Dis-Cash)	50%	50%
U44732	Pictet-SmartCity-HP dy HKD Share (HKD Hedged Yearly Dis-Cash) (MIP)	60%	60%	U44820	Allianz Dynamic Asian High Yield Bond Class AMG (H2 EUR Mth Dis-Cash)	50%	50%
U44733	Invesco Continental European Small Cap Eq (USD H Acc) (MIP)	60%	60%	U44821	Allianz Dynamic Asian High Yield Bond Class AMG (H2 GBP Mth Dis-Cash)	50%	50%
U44734	Invesco Pan European Structured Equity (USD H Acc) (MIP)	60%	60%	U44822	Allianz Dynamic Asian High Yield Bond Class AMG (H2 AUD Mth Dis-Cash)	50%	50%
U44735	Janus Henderson US Forty (A USD Acc) (MIP)	50%	50%	U44823	Allianz Dynamic Asian High Yield Bond Class AMG (H2 NZD Mth Dis-Cash)	50%	50%
U44736	VP High Div Stocks A2 (HKD Mdis-Cash) (MIP)	30%	30%	U44824	Allianz Dynamic Asian High Yield Bond Class AMG (H2 CAD Mth Dis-Cash)	50%	50%
U44737	VP Classic Fund (HKD ACC) (MIP)	30%	30%	U44825	LEGG MASON WESTERN ASSET US CORE PLUS BOND FUND CLASS A (USD PLUS - MONTHLY DISTRIBUTING CASH)	60%	60%
U44739	JPM GIB Bond and Currency (HKD Mth Dis) (MIP)	60%	60%	U44826	LEGG MASON WESTERN ASSET US CORE PLUS BOND FUND CLASS A (AUD HEDGED) PLUS - MONTHLY DISTRIBUTING CASH	50%	50%
U44740	Fidelity US Dollar Bond (USD) (MIP)	60%	60%	U44827	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A6 (USD MONTHLY DISTRIBUTING CASH)	60%	60%
U44741	AB - American Income Portfolio Class AT (USD Mth Dis-Cash) (MIP)	60%	60%	U44828	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A6 (HKD HEDGED MONTHLY DISTRIBUTING CASH)	60%	60%
U44742	Franklin US Gov (A USD Mdis-Cash) (MIP)	60%	60%	U44829	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A6 (GBP HEDGED MONTHLY DISTRIBUTING CASH)	60%	60%
U44743	JPM Asian Total Return Bond (HKD Mth - Cash) (MIP)	60%	60%	U44830	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A6 (EUR HEDGED MONTHLY DISTRIBUTING CASH)	50%	50%
U44744	AMUNDI HK - BALANCED FUND CLASS CLASSIC HKD - DISTRIBUTION (CASH) (MIP)	60%	60%	U44831	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A6 (AUD HEDGED MONTHLY DISTRIBUTING CASH)	50%	50%
U44745	Janus Henderson Balanced Fund Class A Share (HKD Mth Inc-Cash) (MIP)	60%	60%	U44832	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A6 (NZD HEDGED MONTHLY DISTRIBUTING CASH)	50%	50%
U44746	JPM Multi Income (HKD Mth Dis-Cash) (MIP)	60%	60%	U44833	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A6 (CAD HEDGED MONTHLY DISTRIBUTING CASH)	60%	60%
U44747	JPM America Equity (A USD Dis)	50%	50%	U44834	FIRST STATE ASIAN QUALITY BOND FUND CLASS 1 (USD MONTHLY DISTRIBUTION)	60%	60%
U44748	JPM Europe Dynamic (A EUR Dis)	50%	50%	U44835	FIRST STATE ASIAN QUALITY BOND FUND CLASS 1 (HKD MONTHLY DISTRIBUTION)	60%	60%
U44749	JPM Global Equity (A USD Dis)	0%	0%	U44836	FIDELITY FUNDS - GLOBAL DIVIDEND FUND CLASS A SHARES (USD HEDGED MNCOME(G)-CASH)	60%	60%
U44750	JPM GIB Unconstrained Equity (A USD Dis)	60%	60%	U44837	FIDELITY FUNDS - GLOBAL DIVIDEND FUND CLASS A SHARES (HKD HEDGED MNCOME(G)-CASH)	60%	60%
U44752	JPM Emerging Europe Equity (A EUR Dis)	30%	30%	U44838	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS A6 (USD MONTHLY DISTRIBUTING CASH)	60%	60%
U44753	JPM Europe Small Cap (A EUR Dis)	50%	50%	U44839	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS A6 (GBP MONTHLY DISTRIBUTING CASH)	60%	60%
U44754	JPM Europe Dynamic Technologies (A EUR Dis)	30%	30%	U44840	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS A6 (EUR MONTHLY DISTRIBUTING CASH)	60%	60%
U44755	JPM US Technology (A USD Dis)	30%	30%	U44841	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS A6 (AUD MONTHLY DISTRIBUTING CASH)	60%	60%
U44756	JPM US Technology (A USD Dis MIP)	30%	30%	U44842	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS A6 (CAD MONTHLY DISTRIBUTING CASH)	60%	60%
U44757	PICTET - SECURITY-P USD SHARE (USD)	50%	50%	U44843	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS A6 (RMB MONTHLY DISTRIBUTING CASH)	60%	60%
U44758	PICTET - SECURITY-P EUR SHARE (EUR)	50%	50%	U44844	BLACKROCK GLOBAL FUNDS - EMERGING MARKETS BOND FUND CLASS A6 (USD MONTHLY DISTRIBUTING CASH)	50%	50%
U44759	FIDELITY FUNDS - ASEAN FUND CLASS A SHARES (USD ACC)	50%	50%	U44845	BLACKROCK GLOBAL FUNDS - EMERGING MARKETS BOND FUND CLASS A6 (HKD HEDGED MONTHLY DISTRIBUTING CASH)	50%	50%
U44760	JPMORGAN EUROPE STRATEGIC DIVIDEND (MTH) (USD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U44846	BLACKROCK GLOBAL FUNDS - EMERGING MARKETS BOND FUND CLASS A6 (AUD HEDGED MONTHLY DISTRIBUTING CASH)	50%	50%
U44761	JPMORGAN EUROPE STRATEGIC DIVIDEND (MTH) (HKD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U44847	BLACKROCK GLOBAL FUNDS - EMERGING MARKETS BOND FUND CLASS A6 (NZD HEDGED MONTHLY DISTRIBUTING CASH)	50%	50%
U44762	JPMORGAN EUROPE STRATEGIC DIVIDEND (MTH) (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U44848	SCHRODER CHINA ASSET INCOME FUND CLASS A (USD MONTHLY DIS-CASH)	50%	50%
U44763	JPMORGAN EUROPE STRATEGIC DIVIDEND (MTH) (EUR MONTHLY DISTRIBUTION-CASH)	50%	50%	U44849	SCHRODER CHINA ASSET INCOME FUND CLASS A (HKD MONTHLY DIS-CASH)	50%	50%
U44764	JPMORGAN EUROPE STRATEGIC DIVIDEND (MTH) (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U44850	SCHRODER CHINA ASSET INCOME FUND CLASS A (AUD HEDGED MONTHLY DIS-CASH)	50%	50%
U44765	AB - Low Volatility Equity Portfolio Class AD (USD Mdis-Cash)	60%	60%	U44851	SCHRODER CHINA ASSET INCOME FUND CLASS A (RMB HEDGED MONTHLY DIS-CASH)	50%	50%
U44766	AB - Low Volatility Equity Portfolio Class AD (HKD Mdis-Cash)	60%	60%	U44852	FIDELITY FUNDS - ASIA PACIFIC DIVIDEND FUND CLASS A SHARES (USD MNCOME(G)-CASH)	50%	50%
U44767	AB - Low Volatility Equity Portfolio Class AD (EUR Hedged Mdis-Cash)	50%	50%	U44853	FIDELITY FUNDS - ASIA PACIFIC DIVIDEND FUND CLASS A SHARES (HKD MNCOME(G)-CASH)	50%	50%
U44768	AB - Low Volatility Equity Portfolio Class AD (GBP Hedged Mdis-Cash)	50%	50%	U44854	FIDELITY FUNDS - ASIA PACIFIC DIVIDEND FUND CLASS A SHARES (AUD HEDGED MNCOME(G)-CASH)	50%	50%
U44769	AB - Low Volatility Equity Portfolio Class AD (AUD Hedged Mdis-Cash)	50%	50%	U44856	BLACKROCK GLOBAL FUNDS - JAPAN SMALL AND MIDCAP OPPORTUNITIES FUND CLASS A2 (USD HEDGED)	60%	60%
U44770	AB - Low Volatility Equity Portfolio Class AD (NZD Hedged Mdis-Cash)	50%	50%	U44857	INVESTEC GLOBAL STRATEGY FUND - GLOBAL MULTI-ASSET INCOME FUND CLASS A (USD INC) MONTHLY DISTRIBUTING CASH	60%	60%
U44771	AB - Low Volatility Equity Portfolio Class AD (CAD Hedged Mdis-Cash)	50%	50%	U44858	INVESTEC GLOBAL STRATEGY FUND - GLOBAL MULTI-ASSET INCOME FUND CLASS A (HKD INC) MONTHLY DISTRIBUTING CASH	60%	60%
U44772	HSBC Euro Multi-Asset Income Fund AMH-USD	60%	60%	U44859	INVESTEC GLOBAL STRATEGY FUND - GLOBAL MULTI-ASSET INCOME FUND CLASS A (AUD HEDGED) (INC) MONTHLY DISTRIBUTING CASH	60%	60%
U44773	HSBC Euro Multi-Asset Income Fund AMH-HKD	60%	60%	U44860	JPMORGAN MULTI BALANCED (MTH) (USD-CASH)	60%	60%
U44774	HSBC Euro Multi-Asset Income Fund AM-EUR	60%	60%	U44861	JPMORGAN MULTI BALANCED (MTH) (HKD-CASH)	60%	60%
U44775	HSBC Euro Multi-Asset Income Fund AMH-AUD	60%	60%	U44862	JPMORGAN MULTI BALANCED (MTH) (EUR HEDGED-CASH)	60%	60%
U44776	HSBC Euro Multi-Asset Income Fund AMH-NZD	60%	60%	U44863	JPMORGAN MULTI BALANCED (MTH) (AUD HEDGED-CASH)	60%	60%
U44779	AMUNDI HK - DEFENSIVE BALANCE FUND CLASS CLASSIC USD - DISTRIBUTION (CASH)	60%	60%	U44864	JPMORGAN MULTI BALANCED (MTH) (RMB HEDGED-CASH)	60%	60%
U44780	AMUNDI HK - DEFENSIVE BALANCE FUND CLASS CLASSIC HKD - DISTRIBUTION (CASH)	60%	60%	U44865	FRANKLIN GLOBAL REAL ESTATE FUND CLASS A SHARES (USD QDIS-CASH)	50%	50%
U44781	AMUNDI HK - DEFENSIVE BALANCE FUND CLASS CLASSIC GBP (HEDGED) - DISTRIBUTION (CASH)	60%	60%	U44866	ALLIANZ US SHORT DURATION HIGH INCOME BOND CLASS AM DIS (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%
U44782	AMUNDI HK - DEFENSIVE BALANCE FUND CLASS CLASSIC AUD (HEDGED) - DISTRIBUTION (CASH)	60%	60%	U44867	ALLIANZ US SHORT DURATION HIGH INCOME BOND CLASS AM DIS (AUD MONTHLY DISTRIBUTION-CASH)	60%	60%
U44783	AMUNDI HK - DEFENSIVE BALANCE FUND CLASS CLASSIC NZD (HEDGED) - DISTRIBUTION (CASH)	60%	60%	U44868	ALLIANZ US SHORT DURATION HIGH INCOME BOND CLASS AM DIS (GBP MONTHLY DISTRIBUTION-CASH)	60%	60%
U44784	AMUNDI HK - DEFENSIVE BALANCE FUND CLASS CLASSIC CAD (HEDGED) - DISTRIBUTION (CASH)	60%	60%	U44869	ALLIANZ US SHORT DURATION HIGH INCOME BOND CLASS AM DIS (USD MONTHLY DISTRIBUTION-CASH)	50%	50%
U44785	AMUNDI HK - DEFENSIVE BALANCE FUND CLASS CLASSIC RMB (HEDGED) - DISTRIBUTION (CASH)	60%	60%	U44870	JPM Global Macro Opportunities A (Acc)(USD Hedged)	50%	50%
U44786	Investec Global Strategy Fund - Global Franchise Fund A Inc-2 USD	60%	60%	U44871	JPM Global Macro Opportunities A (Acc)(EUR)	50%	50%
U44787	Investec Global Strategy Fund - Global Franchise Fund A Inc-2 HKD	60%	60%	U44872	JPM Global Macro Opportunities A (Acc)(AUD Hedged)	50%	50%
U44788	Investec Global Strategy Fund - Global Franchise Fund A Inc-2 AUD Hedged	50%	50%	U44875	Schroder ISF - Global Inflation Linked Bond Class A (USD Hedged ACC)	60%	60%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name			Fund Code	Fund Name		
U44877	BlackRock Strategic Funds - Americas Diversified Equity Absolute Return Fund Class A2 (USD)	50%	50%	U44964	JPM ASEAN Equity Fund Class A (USD)	50%	50%
U44878	Fidelity Funds - Global Financial Services Fund Class A (USD Dis-Cash)	30%	30%	U44965	JPM Emerging Europe Equity (A USD Dis)	30%	30%
U44879	Fidelity Funds - Global Financial Services Fund Class A (EUR Dis-Cash)	30%	30%	U44966	Fidelity Funds - China High Yield Fund Class A (USD Hedged Mincome)(G-Cash)	50%	50%
U44880	HSBC Asia Pacific ex Jap Eq High Div (USD Mth Dis-Cash)	50%	50%	U44967	Fidelity Funds - China High Yield Fund Class A (HKD Hedged Mincome)(G-Cash)	50%	50%
U44881	PIMCO GIS Income Fund Class E (USD Mth Inc-Cash)	60%	60%	U44968	Fidelity Funds - China High Yield Fund Class A (AUD Hedged HMDIST)(G-Cash)	50%	50%
U44882	PIMCO GIS Income Fund Class E (HKD Mth Inc-Cash)	60%	60%	U44969	Janus Henderson Horizon Asian Dividend Income Fund Class A4 (USD Mth Inc-Cash)	50%	50%
U44883	PIMCO GIS Income Fund Class E (EUR Hedged Mth Inc-Cash)	60%	60%	U44970	Janus Henderson Horizon Asian Dividend Income Fund Class A3 (EUR Quarterly Inc-Cash)	50%	50%
U44884	PIMCO GIS Income Fund Class E (GBP Hedged Mth Inc-Cash)	60%	60%	U44971	UBS (Lux) Key Selection SICAV - China Allocation Opportunity (P USD Mdis-Cash)	50%	50%
U44885	PIMCO GIS Income Fund Class E (AUD Hedged Mth Inc-Cash)	60%	60%	U44972	UBS (Lux) Key Selection SICAV - China Allocation Opportunity (P USD Mdis-Cash)	50%	50%
U44886	ALLIANZ HONG KONG EQUITY CLASS A DIS (HKD ANNUALLY DISTRIBUTION-CASH)	30%	30%	U44973	UBS (Lux) Bond SICAV - 2023 (P USD Qdis-Cash)	0%	0%
U44888	UBS (Lux) Equity Fund - China Opportunity (P USD Mth Dis-Cash)	30%	30%	U44974	UBS (Lux) Bond SICAV - 2023 (P HKD Qdis-Cash)	0%	0%
U44889	UBS (Lux) Equity Fund - China Opportunity (P HKD Mth Dis-Cash)	30%	30%	U44980	First State Asian Bridge Fund (USD Mdis-Cash)	60%	60%
U44890	UBS (Lux) Equity Fund - China Opportunity (P HKD Acc)	30%	30%	U44982	Hang Seng China 50 Index Fund Class A (HKD) (MIP)	50%	50%
U44891	UBS (Lux) Equity Fund - China Opportunity (P AUD Hedged Mth Dis-Cash)	30%	30%	U44983	Hang Seng China A Industry Top Index Fund Class A (HKD Hedged-Acc) (MIP)	50%	50%
U44892	PIMCO GIS Global High Yield Bond Fund M II (USD Monthly Inc-Cash)	60%	60%	U44984	Hang Seng China New Economy Index Fund Class A (HKD-Acc) (MIP)	50%	50%
U44893	PIMCO GIS Global High Yield Bond Fund Class E (GBP Hedged Quarterly Inc-Cash)	50%	50%	U44985	JPM Asian Smaller Companies (HKD Acc)	50%	50%
U44894	PIMCO GIS Global High Yield Bond Fund Class E (EUR Hedged Quarterly Inc-Cash)	0%	0%	U44991	AB - Emerging Markets Multi-Asset Portfolio Class AD (RMB Hedged Mdis-Cash)	50%	50%
U44895	VP Classic Fund (USD Mth Dis-Cash)	30%	30%	U44992	AB - Low Volatility Equity Portfolio Class AD (RMB Hedged Mdis-Cash)	60%	60%
U44896	VP Classic Fund (HKD Mth Dis-Cash)	30%	30%	U44994	AB - American Income Portfolio Class AT (RMB Hedged Mth Dis-Cash)	60%	60%
U44897	VP Classic Fund (RMB Hedged Mth Dis-Cash)	30%	30%	U44995	JPM Income Fund Class A (USD Mth Cash)	60%	60%
U44898	HSBC GIF - Global Emerging Markets Multi-Asset Income Class AM2 (USD Mth Dis-Cash)	60%	60%	U44996	JPM Income Fund Class A (HKD Mth Cash)	60%	60%
U44899	HSBC GIF - Global Emerging Markets Multi-Asset Income Class AM2 (HKD Mth Dis-Cash)	60%	60%	U44997	Invesco Global Bond Fixed Maturity Fund 2022 Class A (USD Mth Dis 1 Share-Cash)	0%	0%
U44900	HSBC GIF - Global Emerging Markets Multi-Asset Income Class AM2 (AUD Hedged Mth Dis-Cash)	50%	50%	U44998	Invesco Global Bond Fixed Maturity Fund 2022 Class A (HKD Mth Dis 1 Share-Cash)	0%	0%
U44901	UBS (Lux) Key Selection SICAV - European Growth and Income (P USD Hedged Mth Dis-Cash)	50%	50%	U44999	Franklin USD Diversified Bond VI 2024 SP Class A (USD Qdis-Cash)	60%	60%
U44903	PIMCO GIS Global Investment Grade Credit Fund (M II USD Mth Inc-Cash)	60%	60%	U45004	Value Partners Asian Income Fund Class A (USD Mth Dis-Cash)	60%	60%
U44904	PIMCO GIS Global Investment Grade Credit Fund (M HKD Mth Inc-Cash)	60%	60%	U45005	Value Partners Asian Income Fund Class A (HKD Mth Dis-Cash)	60%	60%
U44905	JPM Euroland Equity (A EUR Dis)	50%	50%	U45006	Value Partners Asian Income Fund Class A (AUD Hedged Mth Dis-Cash)	50%	50%
U44906	HSBC CIT China Multi-Asset Income Fund Class AM30 (AUD Hedged Mth Dis-Cash)	50%	50%	U45007	Value Partners Asian Income Fund Class A (NZD Hedged Mth Dis-Cash)	50%	50%
U44907	BlackRock Global Funds - World Mining Fund Class A2 (HKD Hedged)	30%	30%	U45008	Value Partners Asian Income Fund Class A (RMB Hedged Mth Dis-Cash)	50%	50%
U44908	BlackRock Global Funds - World Energy Fund Class A2 (HKD Hedged)	30%	30%	U45009	UBS (Lux) Bond SICAV - 2024 Class P (USD Qdis-Cash)	50%	50%
U44909	BlackRock Global Funds - World Healthcare Fund Class A2 (HKD Hedged)	50%	50%	U45011	Hang Seng Global Bond Fixed Maturity Fund 2022 Class A (USD Mth Cash)	0%	0%
U44910	Hang Seng China A Industry Top Index Fund Class A (RMB Acc)	30%	30%	U45012	Hang Seng Global Bond Fixed Maturity Fund 2022 Class A (HKD Mth Cash)	0%	0%
U44911	Hang Seng China A Industry Top Index Fund Class A (HKD Hedged-Acc)	50%	50%	U45015	Allianz China A-Shares Class AT Acc (USD)	30%	30%
U44912	Hang Seng China A Industry Top Index Fund Class A (USD Hedged-Acc)	50%	50%	U45016	Value Partners Asian Fixed Maturity Bond Fund 2022 Class A (USD Mth Dis-Cash)	0%	0%
U44913	JPMorgan China Income Fund (Mth) (USD-Cash)	50%	50%	U45017	Value Partners Asian Fixed Maturity Bond Fund 2022 Class A (HKD Mth Dis-Cash)	0%	0%
U44914	JPMorgan China Income Fund (Mth) (HKD-Cash)	50%	50%	U45018	Value Partners Asian Fixed Maturity Bond Fund 2022 Class A (AUD Hedged Mth Dis-Cash)	0%	0%
U44915	JPMorgan China Income Fund (Mth) (AUD Hedged-Cash)	50%	50%	U45019	Value Partners Asian Fixed Maturity Bond Fund 2022 Class A (RMB Hedged Mth Dis-Cash)	0%	0%
U44917	UBS (Lux) Bond Fund - Euro High Yield (P USD Hedged Mdis-Cash)	60%	60%	U45021	PIMCO GIS Income Fund Class E (CHF Hedged Mth Inc-Cash)	60%	60%
U44918	UBS (Lux) Bond Fund - Euro High Yield (P HKD Hedged Mdis-Cash)	60%	60%	U45022	Hang Seng Global Bond Fixed Maturity Fund 2022 - II Class A (USD Mth Cash)	0%	0%
U44920	UBS (Lux) Bond Fund - Euro High Yield (P AUD Hedged Mdis-Cash)	50%	50%	U45023	Hang Seng Global Bond Fixed Maturity Fund 2022 - II Class A (HKD Mth Cash)	0%	0%
U44922	Invesco Asia Opportunities Equity Fund A (USD Semi-Annual Dis-Cash)	50%	50%	U45024	AB - American Income Portfolio Class AA (HKD Mth Dis-Cash)	60%	60%
U44923	HSBC GIF - Managed Solutions - Asia Focused Income Class AM2 (HKD Mth Dis-Cash)(MIP)	60%	60%	U45025	AB - American Income Portfolio Class AA (USD Mth Dis-Cash)	60%	60%
U44924	Fidelity Funds - Global Multi Asset Income Fund Class A (HKD Mincome)(G-Cash) (MIP)	60%	60%	U45026	AB - American Income Portfolio Class AA (AUD Hedged Mth Dis-Cash)	60%	60%
U44925	Fidelity Funds - Global Financial Services Fund Class A (USD Dis-Cash) (MIP)	30%	30%	U45027	AB - American Income Portfolio Class AA (CAD Hedged Mth Dis-Cash)	60%	60%
U44926	AB - Emerging Markets Debt Portfolio Class AT (HKD Cash) (MIP)	50%	50%	U45028	AB - American Income Portfolio Class AA (RMB Hedged Mth Dis-Cash)	60%	60%
U44927	AB - Global High Yield Portfolio Class AT (HKD Cash) (MIP)	60%	60%	U45029	AB - American Income Portfolio Class AA (EUR Hedged Mth Dis-Cash)	60%	60%
U44928	VP Greater China High Yield Income Fund Class P (HKD Mth Dis-Cash) (MIP)	50%	50%	U45030	AB - American Income Portfolio Class AA (GBP Hedged Mth Dis-Cash)	60%	60%
U44929	Allianz Dynamic Asian High Yield Bond Class AMG (HKD Mth Dis-Cash) (MIP)	50%	50%	U45031	AB - American Income Portfolio Class AA (NZD Hedged Mth Dis-Cash)	60%	60%
U44930	Allianz US High Yield Class AM (HKD Mth Dis-Cash) (MIP)	60%	60%	U45032	AB - European Income Portfolio Class AA (HKD Hedged Mth Dis-Cash)	60%	60%
U44931	Schroder Asian Asset Income Fund Class A (HKD Mth Dis-Cash) (MIP)	60%	60%	U45033	AB - European Income Portfolio Class AA (USD Hedged Mth Dis-Cash)	60%	60%
U44932	Templeton Emerging Markets Bond Fund Class A (USD Mth Dis-Cash)	50%	50%	U45034	AB - European Income Portfolio Class AA (EUR Mth Dis-Cash)	60%	60%
U44933	Templeton Emerging Markets Bond Fund Class A (AUD-H1 Mth Dis-Cash)	50%	50%	U45035	AB - European Income Portfolio Class AA (RMB Hedged Mth Dis-Cash)	60%	60%
U44934	Templeton Emerging Markets Bond Fund Class A (AUD-H1 Mth Dis-Cash)	30%	30%	U45036	AB - European Income Portfolio Class AA (AUD Hedged Mth Dis-Cash)	50%	50%
U44935	UBS (HK) Fund Series - China High Yield Bond Class (USD Mth Dis-Cash)	30%	30%	U45037	AB - Global High Yield Portfolio Class AA (HKD Mth Dis-Cash)	60%	60%
U44936	UBS (HK) Fund Series - China High Yield Bond Class (HKD Mth Dis-Cash)	30%	30%	U45038	AB - Global High Yield Portfolio Class AA (USD Mth Dis-Cash)	60%	60%
U44937	Fidelity Funds - Global Income Fund Class A Shares (USD MINCOME)(G-Cash)	60%	60%	U45039	AB - Global High Yield Portfolio Class AA (AUD Hedged Mth Dis-Cash)	50%	50%
U44938	Fidelity Funds - Global Income Fund Class A Shares (HKD Hedged MINCOME)(G-Cash)	60%	60%	U45040	AB - Global High Yield Portfolio Class AA (CAD Hedged Mth Dis-Cash)	60%	60%
U44939	Fidelity Funds - Global Income Fund Class A Shares (AUD Hedged HMDIST)(G-Cash)	50%	50%	U45041	AB - Global High Yield Portfolio Class AA (RMB Hedged Mth Dis-Cash)	60%	60%
U44940	Allianz Global Artificial Intelligence Class AT Acc (USD)	30%	30%	U45042	AB - Global High Yield Portfolio Class AA (EUR Hedged Mth Dis-Cash)	60%	60%
U44941	Allianz Global Artificial Intelligence Class AT Acc (HKD)	30%	30%	U45043	AB - Global High Yield Portfolio Class AA (GBP Hedged Mth Dis-Cash)	50%	50%
U44942	Allianz Global Artificial Intelligence Class AT Acc (EUR)	30%	30%	U45044	AB - Global High Yield Portfolio Class AA (NZD Hedged Mth Dis-Cash)	50%	50%
U44944	Invesco Japanese Equity Dividend Growth Fund Class A (Annual Dis-Cash)	0%	0%	U45045	AB - Emerging Markets Debt Portfolio Class AA (HKD Mth Dis-Cash)	50%	50%
U44945	JPMorgan Pacific Technology (HKD Acc)	30%	30%	U45046	AB - Emerging Markets Debt Portfolio Class AA (USD Mth Dis-Cash)	50%	50%
U44946	Franklin Floating Rate Fund Class A (USD ACC)	50%	50%	U45047	AB - Emerging Markets Debt Portfolio Class AA (AUD Hedged Mth Dis-Cash)	50%	50%
U44947	Franklin Floating Rate Fund Class A (USD Mth Dis-cash)	50%	50%	U45048	AB - Emerging Markets Debt Portfolio Class AA (NZD Hedged Mth Dis-Cash)	50%	50%
U44948	Franklin Floating Rate Fund Class A (EUR H1 Mth Dis-cash)	50%	50%	U45049	Invesco Global Strategy Fund - Global Quality Equity Income Fund Class A (USD Inc-2 Mth Dis-Cash)	60%	60%
U44949	BlackRock Global Enhanced Equity Yield Fund Class A6 (USD Mth Dis-cash)	60%	60%	U45050	AB - American Income Portfolio Class AA (HKD Mth Dis-Cash)(MIP)	60%	60%
U44950	BlackRock Global Enhanced Equity Yield Fund Class A6 (AUD Hedged Mth Dis-cash)	60%	60%	U45051	AB - European Income Portfolio Class AA (HKD Hedged Mth Dis-Cash)(MIP)	60%	60%
U44951	BlackRock Global Enhanced Equity Yield Fund Class A6 (AUD Hedged Mth Dis-cash)	50%	50%	U45052	AB - Global High Yield Portfolio Class AA (HKD Mth Dis-Cash)(MIP)	60%	60%
U44952	AMUNDI HK - DISRUPTIVE OPPORTUNITIES EQUITY FUND CLASS CLASSIC USD - DISTRIBUTION (CASH)	50%	50%	U45053	AB - Emerging Markets Debt Portfolio Class AA (HKD Mth Dis-Cash)(MIP)	50%	50%
U44953	AMUNDI HK - DISRUPTIVE OPPORTUNITIES EQUITY FUND CLASS CLASSIC HKD - DISTRIBUTION (CASH)	50%	50%	U45054	Invesco Asian Bond Fixed Maturity Fund 2022 - II Class A (USD Mth Dis 1 Share-Cash)	0%	0%
U44954	AMUNDI HK - DISRUPTIVE OPPORTUNITIES EQUITY FUND CLASS CLASSIC AUD HEDEDG - DISTRIBUTION (CASH)	50%	50%	U45055	Invesco Asian Bond Fixed Maturity Fund 2022 - II Class A (HKD Mth Dis 1 Share-Cash)	0%	0%
U44955	Fidelity European Dividend Fund Class A (HKD Hedged Mincome)(G-Cash)	60%	60%	U45056	HSBC GIF - US Income Focused Class AM2 (USD Mdis-Cash)	60%	60%
U44956	Fidelity Emerging Market Debt Fund Class A (USD Mincome)(G-Cash)	50%	50%	U45057	HSBC GIF - US Income Focused Class AM2 (HKD Mdis-Cash)	60%	60%
U44957	Fidelity European High Yield Fund Class A (EUR Mincome)(G-Cash)	60%	60%	U45058	HSBC GIF - US Income Focused Class AM3H (AUD Hedged Mdis-Cash)	50%	50%
U44958	Fidelity European High Yield Fund Class A (HKD Hedged Mincome)(G-Cash)	60%	60%	U45059	HSBC GIF - US Income Focused Class AM3H (CAD Hedged Mdis-Cash)	60%	60%
U44959	Fidelity US High Yield Fund Class A (USD Mincome)(G-Cash)	60%	60%	U45060	HSBC GIF - US Income Focused Class AM3H (RMB Hedged Mdis-Cash)	50%	50%
U44960	Templeton Euroland Fund Class A (USD Acc)	60%	60%	U45061	UBS (Lux) Key Selection SICAV - China Allocation Opportunity (P AUD Mdis-Cash)	50%	50%
U44961	Templeton Euroland Fund Class A (EUR Acc)	60%	60%	U45062	First State Asian Bridge Fund (HKD Mdis-Cash)	60%	60%
U44962	Hang Seng China New Economy Index Fund Class A (HKD-Acc)	50%	50%	U45063	First State Asian Bridge Fund (RMB Mdis-Cash)	60%	60%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name		Fund Code	Fund Name	
U45064	HSBC All China Bond Fund Class AM2 (USD MDis-Cash)	60%	U45151	AB SICAV I - SUSTAINABLE GLOBAL THEMATIC PORTFOLIO CLASS A SHARES (AUD HEDGED ACC)	50%
U45065	HSBC All China Bond Fund Class AM2 (HKD MDis-Cash)	60%	U45152	PICTET-SHORT-TERM EM LOCAL CURRENCY DEBT-P DM USD	50%
U45066	HSBC All China Bond Fund Class AM2 (RMB MDis-Cash)	60%	U45153	PICTET-SHORT-TERM EM LOCAL CURRENCY DEBT-P DM HKD	50%
U45067	Templeton EM Dynamic Income Fund Class A (USD Mdis-Cash)	50%	U45154	INVESCO GLOBAL INVESTMENT GRADE CORPORATE BOND FUND A MONTHLY DISTRIBUTION - 1 SHARE (USD)- CASH	60%
U45068	Templeton EM Dynamic Income Fund Class A (HKD Mdis-Cash)	50%	U45155	INVESCO GLOBAL INVESTMENT GRADE CORPORATE BOND FUND A MONTHLY DISTRIBUTION - 1 SHARE (HKD)- CASH	60%
U45069	Invesco Emerging Markets Local Debt Fund Class A (USD Acc)	60%	U45156	INVESCO GLOBAL INVESTMENT GRADE CORPORATE BOND FUND A MONTHLY DISTRIBUTION - 1 SHARE (AUD HEDGED)- CASH	60%
U45070	Invesco Emerging Markets Local Debt Fund Class A (USD Mth Cash)	60%	U45157	INVESCO GLOBAL INVESTMENT GRADE CORPORATE BOND FUND A MONTHLY DISTRIBUTION - 1 SHARE (RMB HEDGED)- CASH	60%
U45072	Hang Seng Global Balanced Fund Class D (HKD Acc)	60%	U45158	JPM US GROWTH A (USD ACC)	50%
U45073	Hang Seng Global High Growth Fund Class D (HKD Acc)	60%	U45159	INVESCO GLOBAL CONSUMER TRENDS FUND CLASS A SHARES (HKD ACC)	50%
U45074	Hang Seng Global Bond Fund Class D (HKD Acc)	70%	U45160	BLACKROCK GLOBAL FUNDS - EUROPEAN SPECIAL SITUATIONS FUND CLASS A2 (HKD HEDGED ACC)	60%
U45075	Hang Seng Index Fund Class D (HKD Acc)	50%	U45161	BLACKROCK GLOBAL FUNDS - GLOBAL ALLOCATION FUND CLASS A2 (HKD HEDGED ACC)	60%
U45076	Hang Seng China Enterprises Index Fund Class D (HKD Acc)	30%	U45162	AB SICAV I - EUROPEAN EQUITY PORTFOLIO CLASS A SHARES (USD HEDGED ACC)	60%
U45077	Hang Seng Corporate Sustainability Index Fund Class D (HKD Acc)	50%	U45163	AB FCP I - GLOBAL VALUE PORTFOLIO CLASS AD SHARES (HKD MONTHLY DISTRIBUTION-CASH)	60%
U45078	Hang Seng Property Sector Flexipower Fund Class D (HKD Acc)	30%	U45164	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS AM3 (USD HEDGED MONTHLY DISTRIBUTION-CASH)	0%
U45081	Hang Seng Hong Kong Bond Fund Class D (HKD Acc)	60%	U45165	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS AM3 (USD HEDGED MONTHLY DISTRIBUTION-CASH)	0%
U45082	Hang Seng China A Industry Top Index Fund Class D (HKD Hedged Acc)	50%	U45166	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS AM3 (USD HEDGED MONTHLY DISTRIBUTION-CASH)	60%
U45083	Hang Seng China New Economy Index Fund Class D (HKD Acc)	50%	U45167	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS AM3 (USD HEDGED MONTHLY DISTRIBUTION-CASH)	60%
U45084	JPM Asia Pacific Income Fund A (IRC) (RMB Hedged Mdis-Cash)	50%	U45168	PICTET - EMERGING MARKETS P DM USD SHARE (USD MONTHLY DISTRIBUTION - CASH)	50%
U45085	AMUNDI HK - ASIAN BOND FIXED MATURITY FUND 2023 CLASSIC USD - DISTRIBUTION (CASH)	0%	U45169	INVESCO RESPONSIBLE JAPANESE EQUITY VALUE DISCOVERY FUND CLASS A SHARES (USD HEDGED ACC)	50%
U45086	AMUNDI HK - ASIAN BOND FIXED MATURITY FUND 2023 CLASSIC HKD - DISTRIBUTION (CASH)	0%	U45170	INVESCO RESPONSIBLE JAPANESE EQUITY VALUE DISCOVERY FUND CLASS A SHARES (USD HEDGED ACC)	60%
U45087	JPM INCOME A (MTH) (AUD HEDGED-CASH)	50%	U45171	HANG SENG HONG KONG BOND FUND CLASS A (RMB HEDGED MONTHLY CASH)	60%
U45088	JPM INCOME A (MTH) (RMB HEDGED-CASH)	60%	U45172	HANG SENG GLOBAL FINANCIAL SECTOR BOND FUND CLASS A (RMB HEDGED MONTHLY CASH)	60%
U45089	HANG SENG PING AN ASIAN INCOME FUND CLASS A (USD MONTHLY CASH)	60%	U45173	HANG SENG GLOBAL HIGH GROWTH FUND CLASS A (RMB HEDGED ACC)	60%
U45090	HANG SENG PING AN ASIAN INCOME FUND CLASS A (HKD MONTHLY CASH)	60%	U45174	HANG SENG PING AN ASIAN INCOME FUND CLASS A (RMB HEDGED MONTHLY CASH)	50%
U45093	HANG SENG PING AN ASIAN INCOME FUND CLASS D (HKD ACC)	60%	U45175	ALLIANZ CHINA A-SHARES CLASS AT ACC (RMB)	30%
U45094	BLACKROCK GLOBAL FUNDS - CHINA BOND FUND CLASS A6 (USD HEDGED MONTHLY DISTRIBUTING-CASH)	60%	U45176	ALLIANZ GLOBAL ARTIFICIAL INTELLIGENCE CLASS AT ACC (R2-RMB)	30%
U45095	BLACKROCK GLOBAL FUNDS - CHINA BOND FUND CLASS A6 (HKD HEDGED MONTHLY DISTRIBUTING-CASH)	60%	U45177	JANUS HENDERSON GLOBAL LIFE SCIENCES FUND CLASS A2 SHARE (HKD ACC)	50%
U45096	BLACKROCK GLOBAL FUNDS - CHINA BOND FUND CLASS A6 (AUD HEDGED MONTHLY DISTRIBUTING-CASH)	50%	U45178	VALUE PARTNERS HIGH DIVIDEND STOCKS FUND CLASS A2 MD3 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	30%
U45097	BLACKROCK GLOBAL FUNDS - CHINA BOND FUND CLASS A6 (RMB MONTHLY DISTRIBUTING-CASH)	60%	U45179	JPM GLOBAL HIGH YIELD BOND A (IRC) (AUD HEDGED) (MTH-CASH)	50%
U45098	UBS (HK) FUND SERIES - CHINA HIGH YIELD BOND CLASS A (RMB HEDGED MIDST-CASH)	30%	U45180	JPM GLOBAL HIGH YIELD BOND A (IRC) (NZD HEDGED) (MTH-CASH)	50%
U45099	HSBC Gf - GLOBAL LOWER CARBON BOND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	U45181	JPM GLOBAL HIGH YIELD BOND A (IRC) (CAD HEDGED) (MTH-CASH)	60%
U45100	HSBC Gf - GLOBAL LOWER CARBON BOND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	60%	U45182	JPM GLOBAL HIGH YIELD BOND A (IRC) (RMB HEDGED) (MTH-CASH)	60%
U45102	FRANKLIN BIOTECHNOLOGY DISCOVERY FUND CLASS A SHARES (HKD ACC)	50%	U45183	BLACKROCK GLOBAL FUNDS - ASIAN HIGH YIELD BOND FUND CLASS A6 (USD MONTHLY DISTRIBUTING-CASH)	50%
U45103	FRANKLIN TECHNOLOGY FUND CLASS A SHARES (HKD ACC)	50%	U45184	BLACKROCK GLOBAL FUNDS - ASIAN HIGH YIELD BOND FUND CLASS A6 (HKD HEDGED MONTHLY DISTRIBUTING-CASH)	50%
U45104	FRANKLIN INCOME FUND CLASS A SHARES (HKD MDIS-CASH)	60%	U45185	BLACKROCK GLOBAL FUNDS - ASIAN HIGH YIELD BOND FUND CLASS A6 (AUD HEDGED MONTHLY DISTRIBUTING-CASH)	50%
U45105	JPM US TECHNOLOGY A (ACC) (HKD)	30%	U45186	BLACKROCK GLOBAL FUNDS - ASIAN HIGH YIELD BOND FUND CLASS A6 (RMB HEDGED MONTHLY DISTRIBUTING-CASH)	50%
U45106	NINETY ONE GSF - EMERGING MARKETS INVESTMENT GRADE CORPORATE DEBT FUND A (USD INC)- MONTHLY DISTRIBUTION-CASH	60%	U45187	FIDELITY FUNDS - GLOBAL DIVIDEND FUND CLASS A SHARES (EUR MNC/EM/DC-CASH)	60%
U45107	NINETY ONE GSF - EMERGING MARKETS INVESTMENT GRADE CORPORATE DEBT FUND A (HKD INC)- MONTHLY DISTRIBUTION-CASH	60%	U45188	SCHRODER ASIAN ASSET INCOME FUND CLASS A (GBP HEDGED MONTHLY DIS-CASH)	50%
U45108	NINETY ONE GSF - EMERGING MARKETS INVESTMENT GRADE CORPORATE DEBT FUND A (RMB HEDGED MTH)- MONTHLY DISTRIBUTION-CASH	50%	U45189	BLACKROCK GLOBAL FUNDS - GLOBAL MULTI ASSET INCOME FUND CLASS A6 (CAD HEDGED MONTHLY DISTRIBUTING-CASH)	60%
U45109	FRANKLIN U.S. OPPORTUNITIES FUND CLASS A SHARES (USD ACC)	50%	U45190	BLACKROCK GLOBAL FUNDS - GLOBAL MULTI ASSET INCOME FUND CLASS A6 (GBP HEDGED MONTHLY DISTRIBUTING-CASH)	60%
U45110	BLACKROCK GLOBAL FUNDS - ASIAN TIGER BOND FUND CLASS A6 (RMB HEDGED MONTHLY DISTRIBUTING-CASH)	60%	U45191	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA HIGH INCOME BOND FUND CLASS AM3 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	0%
U45111	BLACKROCK GLOBAL FUNDS - GLOBAL MULTI ASSET INCOME FUND CLASS A6 (RMB HEDGED MONTHLY DISTRIBUTING-CASH)	60%	U45192	HSBC GfF GLOBAL HIGH INCOME BOND CLASS AM3H (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%
U45112	BLACKROCK GLOBAL FUNDS - WORLD ENERGY FUND CLASS A2 (AUD HEDGED)	30%	U45193	HSBC GLOBAL MONEY FUNDS - US DOLLAR (CLASS C-ACC)	70%
U45113	BLACKROCK GLOBAL FUNDS - WORLD GOLD FUND CLASS A2 (HKD HEDGED)	30%	U45194	HSBC GLOBAL MONEY FUNDS - HONG KONG DOLLAR (CLASS C-ACC)	70%
U45114	BLACKROCK GLOBAL FUNDS - WORLD GOLD FUND CLASS A2 (AUD HEDGED)	30%	U45195	BLACKROCK GLOBAL FUNDS - EUROPEAN EQUITY INCOME FUND CLASS A6 (USD HEDGED MONTHLY DISTRIBUTING-CASH)	60%
U45115	AMUNDI HK - DISRUPTIVE OPPORTUNITIES EQUITY FUND CLASS CLASSIC (RMB HEDGED)- DISTRIBUTION (CASH)	50%	U45196	BLACKROCK GLOBAL FUNDS - EUROPEAN EQUITY INCOME FUND CLASS A6 (HKD HEDGED MONTHLY DISTRIBUTING-CASH)	60%
U45116	ALLIANZ CHINA A-SHARES CLASS AT ACC (HKD)	30%	U45197	BLACKROCK GLOBAL FUNDS - EUROPEAN EQUITY INCOME FUND CLASS A6 (EUR MONTHLY DISTRIBUTING-CASH)	50%
U45117	ALLIANZ GLOBAL SUSTAINABILITY CLASS AM DIS (H2 USD MONTHLY DISTRIBUTION-CASH)	60%	U45198	BLACKROCK GLOBAL FUNDS - EUROPEAN EQUITY INCOME FUND CLASS A6 (AUD HEDGED MONTHLY DISTRIBUTING-CASH)	50%
U45118	ALLIANZ GLOBAL SUSTAINABILITY CLASS AM DIS (H0 MONTHLY DISTRIBUTION-CASH)	60%	U45199	BLACKROCK GLOBAL FUNDS - EUROPEAN EQUITY INCOME FUND CLASS A6 (RMB HEDGED MONTHLY DISTRIBUTING-CASH)	60%
U45119	ALLIANZ GLOBAL SUSTAINABILITY CLASS AM DIS (H2 AUD MONTHLY DISTRIBUTION-CASH)	50%	U45200	BARINGS GLOBAL BALANCED FUND CLASS A (USD) ACC	60%
U45120	ALLIANZ GLOBAL SUSTAINABILITY CLASS AM DIS (H2 CAD MONTHLY DISTRIBUTION-CASH)	50%	U45203	NINETY ONE GSF - ALL CHINA BOND FUND A (USD INC)-3 MONTHLY DISTRIBUTION-CASH)	50%
U45121	ALLIANZ GLOBAL SUSTAINABILITY CLASS AM DIS (H2 RMB MONTHLY DISTRIBUTION-CASH)	60%	U45204	NINETY ONE GSF - ALL CHINA BOND FUND A (HKD INC)-3 MONTHLY DISTRIBUTION-CASH)	50%
U45122	HANG SENG AMERICAN INDEX FUND CLASS D (HKD-ACC)	50%	U45205	NINETY ONE GSF - ALL CHINA BOND FUND A (AUD HEDGED) (REF) INC-3 MONTHLY DISTRIBUTION-CASH)	0%
U45123	FIRST SENTIER ASIAN QUALITY BOND FUND CLASS 1 (AUD HEDGED N MONTHLY DISTRIBUTION-CASH)	50%	U45206	NINETY ONE GSF - ALL CHINA BOND FUND A (RMB INC)-3 MONTHLY DISTRIBUTION-CASH)	50%
U45124	GOLDMAN SACHS EMERGING MARKETS CORPORATE BOND PORTFOLIO (BASE SHARES USD GROSS MDIS-CASH)	60%	U45207	JANUS HENDERSON HORIZON GLOBAL PROPERTY EQUITIES FUND CLASS A6n SHARE (USD MONTHLY INC-CASH)	50%
U45125	GOLDMAN SACHS EMERGING MARKETS CORPORATE BOND PORTFOLIO (OTHER CURRENCY SHARES HKD GROSS MDIS-CASH)	60%	U45208	JANUS HENDERSON HORIZON GLOBAL PROPERTY EQUITIES FUND CLASS A2 SHARE (EUR ACC)	50%
U45126	GOLDMAN SACHS EMERGING MARKETS CORPORATE BOND PORTFOLIO (OTHER CURRENCY SHARES AUD HEDGED GROSS MDIS-CASH)	50%	U45209	JANUS HENDERSON HORIZON GLOBAL PROPERTY EQUITIES FUND CLASS A2 SHARE (GBP ACC)	50%
U45127	GOLDMAN SACHS GLOBAL CORE EQUITY PORTFOLIO (BASE SHARES USD ACC CLO)	60%	U45212	NINETY ONE GSF - GLOBAL ENVIRONMENT FUND CLASS A (USD ACC)	30%
U45128	GOLDMAN SACHS GLOBAL CORE EQUITY PORTFOLIO (OTHER CURRENCY SHARES HKD ACC CLO)	60%	U45213	AMUNDI FUNDS - EMERGING MARKETS BOND CLASS A2 MD3 (USD MONTHLY DISTRIBUTION-CASH)	50%
U45129	GOLDMAN SACHS GLOBAL CORE EQUITY PORTFOLIO (OTHER CURRENCY SHARES AUD HEDGED ACC CLO)	50%	U45214	AMUNDI FUNDS - EMERGING MARKETS BOND CLASS A2 MD3 (HKD MONTHLY DISTRIBUTION-CASH)	50%
U45130	GOLDMAN SACHS GLOBAL MILLENNIALS EQUITY PORTFOLIO (BASE SHARES USD ACC)	60%	U45215	AMUNDI FUNDS - EMERGING MARKETS BOND CLASS A2 MD3 (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%
U45131	GOLDMAN SACHS GLOBAL MULTI-ASSET INCOME PORTFOLIO (BASE SHARES USD GROSS MDIS-CASH)	60%	U45216	HANG SENG PING AN ASIAN INCOME FUND CLASS A (HKD MONTHLY CASH) (MP)	60%
U45132	GOLDMAN SACHS GLOBAL MULTI-ASSET INCOME PORTFOLIO (OTHER CURRENCY SHARES HKD GROSS MDIS-CASH)	60%	U45217	GOLDMAN SACHS GLOBAL MULTI-ASSET INCOME PORTFOLIO (OTHER CURRENCY SHARES HKD GROSS MDIS-CASH)	60%
U45133	GOLDMAN SACHS GLOBAL MULTI-ASSET INCOME PORTFOLIO (OTHER CURRENCY SHARES AUD HEDGED GROSS MDIS-CASH)	50%	U45218	BLACKROCK GLOBAL FUNDS - GLOBAL MULTI-ASSET INCOME FUND CLASS A6 (USD HEDGED MONTHLY DISTRIBUTING-CASH)	60%
U45134	JPM THEMATICS - GENETIC THERAPIES A (USD ACC)	50%	U45219	JPM ASIA PACIFIC INCOME A (MTH) (HKD CASH)(MP)	60%
U45135	JPM THEMATICS - GENETIC THERAPIES A (HKD HEDGED ACC)	50%	U45220	AB SICAV I - EMERGING MARKETS MULTI-ASSET PORTFOLIO CLASS AC SHARES (HKD MONTHLY DISTRIBUTION-CASH) (MP)	50%
U45136	JPM THEMATICS - GENETIC THERAPIES A (EUR HEDGED ACC)	50%	U45221	HANG SENG TECH INDEX ETF UNLISTED CLASS A (HKD ACC) (MP)	30%
U45137	HANG SENG CHINA EQUITY FUND CLASS A (USD)	50%	U45222	ALLIANZ CHINA A-SHARES CLASS AT ACC (HKD) (MP)	30%
U45138	HSBC ASIAN BOND FUND CLASS AM3H (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	U45223	HANG SENG CHINA A-SHARE FOCUS FUND CLASS A2 (USD) (MP)	50%
U45139	GOLDMAN SACHS GLOBAL MILLENNIALS EQUITY PORTFOLIO (OTHER CURRENCY SHARES HKD ACC)	60%	U45224	GOLDMAN SACHS GLOBAL MILLENNIALS EQUITY PORTFOLIO (OTHER CURRENCY SHARES HKD ACC)(MP)	60%
U45140	BARINGS HONG KONG CHINA FUND CLASS A HKD INC ANNUALLY - CASH	30%	U45225	AMUNDI HK - DISRUPTIVE OPPORTUNITIES EQUITY FUND CLASS CLASSIC HKD - DISTRIBUTION (CASH) (MP)	50%
U45141	ALLIANZ F S AT ACC USD	30%	U45226	FIDELITY FUNDS - GLOBAL DIVIDEND FUND CLASS A SHARES (HKD HEDGED MNC/EM/DC-CASH) (MP)	60%
U45142	ALLIANZ FOOD SECURITY CLASS A DIS (EUR)	30%	U45227	AB SICAV I - SUSTAINABLE GLOBAL THEMATIC PORTFOLIO CLASS A SHARES (HKD ACC) (MP)	60%
U45143	HANG SENG HONG KONG BOND FUND CLASS A (USD MONTHLY INC-CASH)	60%	U45228	JPM GLOBAL HIGH YIELD BOND A (MTH) (HKD CASH)(MP)	60%
U45144	HANG SENG TECH INDEX ETF UNLISTED CLASS A (HKD ACC)	30%	U45229	BLACKROCK GLOBAL FUNDS - ASIAN HIGH YIELD BOND FUND CLASS A6 (HKD HEDGED MONTHLY DISTRIBUTING-CASH)(MP)	50%
U45145	HANG SENG TECH INDEX ETF UNLISTED CLASS A (USD ACC)	30%	U45230	BLACKROCK GLOBAL FUNDS - ASIAN HIGH YIELD BOND FUND CLASS A6 (AUD HEDGED MONTHLY DISTRIBUTING-CASH)(MP)	60%
U45146	HANG SENG TECH INDEX ETF UNLISTED CLASS D (HKD ACC)	30%	U45231	JPM US GROWTH A (USD ACC)(MP)	50%
U45148	AB SICAV I - SUSTAINABLE GLOBAL THEMATIC PORTFOLIO CLASS A SHARES (USD ACC)	60%	U45232	BLACKROCK GLOBAL FUNDS - US BASIC VALUE FUND CLASS A2 (USD) (MP)	60%
U45149	AB SICAV I - SUSTAINABLE GLOBAL THEMATIC PORTFOLIO CLASS A SHARES (HKD ACC)	60%	U45233	INVESCO GLOBAL FOCUS EQUITY FUND CLASS A SHARES (USD ANNUAL DISTRIBUTION)	60%
U45150	AB SICAV I - SUSTAINABLE GLOBAL THEMATIC PORTFOLIO CLASS A SHARES (EUR HEDGED ACC)	50%	U45234	SCHRODER ISF - GLOBAL CLIMATE CHANGE EQUITY CLASS A (HKD ACC)	30%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)

Fund Code	Fund Name			Fund Code	Fund Name		
U45235	SCHRODER ISF - GLOBAL CLIMATE CHANGE EQUITY CLASS A (EUR HEDGED ACC)	0%	0%	U45334	BLACKROCK GLOBAL FUNDS - DYNAMIC HIGH INCOME FUND CLASS AA (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U45237	NINETY ONE GSF - GLOBAL ENVIRONMENT FUND CLASS A (HKD ACC)	30%	30%	U45335	BLACKROCK GLOBAL FUNDS - DYNAMIC HIGH INCOME FUND CLASS AB (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U45238	NINETY ONE GSF - GLOBAL ENVIRONMENT FUND CLASS A (EUR ACC)	30%	30%	U45336	HSBC GLOBAL FUNDS ICAY - GLOBAL EMERGING MARKET GOVERNMENT BOND INDEX FUND CLASS HC (USD ACC)	60%	60%
U45239	FIDELITY FUNDS - SUSTAINABLE EUROZONE EQUITY FUND CLASS A SHARES (EUR DIST)	50%	50%	U45337	HSBC GLOBAL FUNDS ICAY - GLOBAL EMERGING MARKET GOVERNMENT BOND INDEX FUND CLASS HC (HKD ACC)	60%	60%
U45240	FIDELITY FUNDS - SUSTAINABLE JAPAN EQUITY FUND CLASS A SHARE (USD HEDGED ACC)	60%	60%	U45338	HSBC GLOBAL FUNDS ICAY - GLOBAL EMERGING MARKET GOVERNMENT BOND INDEX FUND CLASS HCH (USD HEDGED ACC)	60%	60%
U45241	HSBC GIF -ULTRA SHORT DURATION BOND CLASS PM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45339	HSBC GLOBAL FUNDS ICAY - GLOBAL CORPORATE BOND INDEX FUND CLASS HCH (USD HEDGED ACC)	60%	60%
U45242	HSBC GIF -ULTRA SHORT DURATION BOND CLASS PM2HKD (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45340	HSBC GLOBAL FUNDS ICAY - GLOBAL CORPORATE BOND INDEX FUND CLASS HCH (HKD HEDGED ACC)	60%	60%
U45243	HSBC GIF -ULTRA SHORT DURATION BOND CLASS PM3HAUD (AUD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45341	HSBC GLOBAL FUNDS ICAY - GLOBAL CORPORATE BOND INDEX FUND CLASS HCH (USD HEDGED ACC)	60%	60%
U45244	HSBC GIF -ULTRA SHORT DURATION BOND CLASS PM3HRMB (RMB MONTHLY DISTRIBUTION-CASH)	60%	60%	U45342	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA MULTI ASSET HIGH INCOME FUND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45245	ALLIANZ GLOBAL EQUITY UNCONSTRAINED AT ACC (USD)	60%	60%	U45343	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA MULTI ASSET HIGH INCOME FUND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45246	FIDELITY FUNDS - EUROPEAN MULTI ASSET INCOME FUND CLASS A SHARES (USD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45344	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA MULTI ASSET HIGH INCOME FUND CLASS AM2 (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U45247	FIDELITY FUNDS - EUROPEAN MULTI ASSET INCOME FUND CLASS A SHARES (USD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45345	HSBC COLLECTIVE INVESTMENT TRUST - HSBC ASIA MULTI ASSET HIGH INCOME FUND CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U45248	HANG SENG ASIAN BOND FUND CLASS A (HKD MONTHLY CASH) (MIP)	60%	60%	U45351	HSBC GLOBAL MONEY FUNDS - RENMINBI (CLASS C-ACC)	60%	60%
U45249	NB - 5G CONNECTIVITY FUND CLASS A (USD ACC)	50%	50%	U45352	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL DIVERSIFIED REAL RETURN FUND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45250	NB - 5G CONNECTIVITY FUND CLASS A (HKD ACC)	50%	50%	U45353	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL DIVERSIFIED REAL RETURN FUND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45251	NB - 5G CONNECTIVITY FUND CLASS A (AUD ACC)	50%	50%	U45354	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL DIVERSIFIED REAL RETURN FUND CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45252	HSBC PORTFOLIOS - WORLD SELECTION 2 CLASS AM (USD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45355	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL DIVERSIFIED REAL RETURN FUND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45253	HSBC PORTFOLIOS - WORLD SELECTION 2 CLASS AMHKD (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45356	HSBC GIF - GLOBAL INFRASTRUCTURE EQUITY CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	50%	50%
U45254	HSBC PORTFOLIOS - WORLD SELECTION 2 CLASS AMHAUD (AUD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45357	HSBC GIF - GLOBAL INFRASTRUCTURE EQUITY CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	50%	50%
U45255	HSBC PORTFOLIOS - WORLD SELECTION 2 CLASS AMHRMB (RMB MONTHLY DISTRIBUTION-CASH)	60%	60%	U45358	HSBC GIF - GLOBAL INFRASTRUCTURE EQUITY CLASS AM2 (AUD MONTHLY DISTRIBUTION-CASH)	50%	50%
U45256	HANG SENG ASIAN BOND FUND CLASS A (HKD MONTHLY CASH)	60%	60%	U45359	HSBC GIF - GLOBAL INFRASTRUCTURE EQUITY CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U45257	HANG SENG ASIAN BOND FUND CLASS A (RMB HEDGED MONTHLY CASH)	60%	60%	U45363	GOLDMAN SACHS ASIA HIGH YIELD BOND PORTFOLIO (OTHER CURRENCY SHARES HKD GROSS MOIS-CASH)	50%	50%
U45258	HANG SENG ASIAN BOND FUND CLASS A (AUD HEDGED MONTHLY CASH)	50%	50%	U45364	GOLDMAN SACHS ASIA HIGH YIELD BOND PORTFOLIO (OTHER CURRENCY SHARES AUD HEDGED GROSS MOIS-CASH)	50%	50%
U45260	HSB (CAY) INVESTMENT FUND SPC - HSB GLOBAL BONDS SERIES 3 SEGREGATED PORTFOLIO (A USD QDIS-CASH)	0%	0%	U45365	GOLDMAN SACHS ASIA HIGH YIELD BOND PORTFOLIO (OTHER CURRENCY SHARES USD HEDGED GROSS MOIS-CASH)	50%	50%
U45261	HSBC GIF - GLOBAL EQUITY SUSTAINABLE HEALTHCARE CLASS AC (USD ACC)	50%	50%	U45366	GOLDMAN SACHS ASIA HIGH YIELD BOND PORTFOLIO (BASE SHARES USD GROSS MOIS-CASH)	50%	50%
U45262	HSBC GIF - GLOBAL EQUITY SUSTAINABLE HEALTHCARE CLASS AC (HKD ACC)	50%	50%	U45367	ALLIANZ GLOBAL INTELLIGENT CITIES INCOME CLASS AT ACC (USD)	50%	50%
U45263	HSBC GIF - GLOBAL EQUITY SUSTAINABLE HEALTHCARE CLASS ACC (AUD ACC)	50%	50%	U45368	ALLIANZ GLOBAL FLOATING RATE NOTES PLUS CLASS AM2 DIS (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45264	HSBC GIF - GLOBAL EQUITY SUSTAINABLE HEALTHCARE CLASS ACC (RMB ACC)	30%	30%	U45369	SCHRODER ISF - GLOBAL CREDIT INCOME CLASS A (USD MONTHLY DIS-CASH MIF)	60%	60%
U45265	PIMCO GIS INCOME FUND CLASS ADMIN (USD MONTHLY INC-CASH)	60%	60%	U45371	SCHRODER ISF - GLOBAL CREDIT INCOME CLASS A (RMB HEDGED MONTHLY DIS-CASH MIF)	60%	60%
U45266	PIMCO GIS INCOME FUND CLASS ADMIN (AUD HEDGED MONTHLY INC-CASH)	60%	60%	U45375	Hang Seng Asian Bond Fund Class D HKD Acc	60%	60%
U45267	BLACKROCK STRATEGIC FUNDS - GLOBAL REAL ASSET SECURITIES FUND CLASS A (USD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45380	HANG SENG STOCK CONNECT CHINA A LOW CARBON INDEX ETF UNLISTED CLASS A	50%	50%
U45268	BLACKROCK STRATEGIC FUNDS - GLOBAL REAL ASSET SECURITIES FUND CLASS A (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45381	HANG SENG STOCK CONNECT CHINA A LOW CARBON INDEX ETF UNLISTED CLASS A	50%	50%
U45269	BLACKROCK STRATEGIC FUNDS - GLOBAL REAL ASSET SECURITIES FUND CLASS A (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45382	SCHRODER ISF - SUSTAINABLE MULTI-ASSET INCOME CLASS A (USD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45270	BLACKROCK STRATEGIC FUNDS - GLOBAL REAL ASSET SECURITIES FUND CLASS A (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45383	SCHRODER ISF - SUSTAINABLE MULTI-ASSET INCOME CLASS A (HKD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45271	HANG SENG HONG KONG BOND FUND CLASS A (AUD HEDGED MONTHLY CASH)	60%	60%	U45384	SCHRODER ISF - SUSTAINABLE MULTI-ASSET INCOME CLASS A (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45272	HANG SENG PING AN ASIAN INCOME FUND CLASS A (AUD HEDGED MONTHLY CASH)	50%	50%	U45385	HSBC GIF - ASIA ESG BOND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45273	HANG SENG CONSUMER SECTOR FLEXPPOWER FUND CLASS A1 (USD-ACC)	50%	50%	U45386	HSBC GIF - ASIA ESG BOND CLASS AM2HKD (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45274	HANG SENG CHINA NEW ECONOMY INDEX FUND CLASS A (USD-ACC)	50%	50%	U45387	HSBC GIF - ASIA ESG BOND CLASS AM2AUD (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U45276	LEGG MASON BRANDEWYNE GLOBAL INCOME OPTIMISER FUND CLASS A USD PLUS - MONTHLY DISTRIBUTION-CASH	60%	60%	U45388	HSBC GIF - ASIA ESG BOND CLASS AM2RMB (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45277	LEGG MASON BRANDEWYNE GLOBAL INCOME OPTIMISER FUND CLASS A HKD PLUS - MONTHLY DISTRIBUTION-CASH	60%	60%	U45390	BLACKROCK GLOBAL FUNDS - GLOBAL HIGH YIELD BOND FUND CLASS A (USD MONTHLY DISTRIBUTION-CASH)	50%	50%
U45278	LEGG MASON BRANDEWYNE GLOBAL INCOME OPTIMISER FUND CLASS A EUR HEDGED PLUS - MONTHLY DISTRIBUTION-CASH	50%	50%	U45391	SCHRODER ISF - EUROPEAN SUSTAINABLE EQUITY CLASS A (EUR ACC)	50%	50%
U45279	LEGG MASON BRANDEWYNE GLOBAL INCOME OPTIMISER FUND CLASS A GBP HEDGED PLUS - MONTHLY DISTRIBUTION-CASH	60%	60%	U45392	PING AN OF CHINA SIF - RMB BOND FUND CLASS A USD UNITS (	60%	60%
U45280	LEGG MASON BRANDEWYNE GLOBAL INCOME OPTIMISER FUND CLASS A CHF HEDGED PLUS - MONTHLY DISTRIBUTION-CASH	50%	50%	U45393	PING AN OF CHINA SIF - RMB BOND FUND CLASS A HKD UNITS (	60%	60%
U45281	LEGG MASON BRANDEWYNE GLOBAL INCOME OPTIMISER FUND CLASS A JPY HEDGED PLUS - MONTHLY DISTRIBUTION-CASH	50%	50%	U45398	NINETY ONE GLOBAL STRATEGY FUND - GLOBAL MULTI-ASSET INCOME FUND CLASS A (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45282	LEGG MASON CLEARBRIDGE GLOBAL INFRASTRUCTURE INCOME FUND CLASS A USD PLUS - MONTHLY DISTRIBUTION-CASH	50%	50%	U45399	ALLIANZ HKD INCOME CLASS AM2 DIS (USD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45283	LEGG MASON CLEARBRIDGE GLOBAL INFRASTRUCTURE INCOME FUND CLASS A HKD PLUS - MONTHLY DISTRIBUTION-CASH	50%	50%	U45400	ALLIANZ HKD INCOME CLASS AM2 DIS (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45284	LEGG MASON CLEARBRIDGE GLOBAL INFRASTRUCTURE INCOME FUND CLASS A EUR HEDGED PLUS - MONTHLY DISTRIBUTION-CASH	30%	30%	U45401	FIDELITY FUNDS - ASIAN HIGH YIELD FUND CLASS A SHARES (USD MINCOME(G)-CASH)	50%	50%
U45285	LEGG MASON CLEARBRIDGE GLOBAL INFRASTRUCTURE INCOME FUND CLASS A GBP HEDGED PLUS - MONTHLY DISTRIBUTION-CASH	30%	30%	U45402	FIDELITY FUNDS - ASIAN HIGH YIELD FUND CLASS A SHARES (HKD MINCOME(G)-CASH)	50%	50%
U45286	LEGG MASON CLEARBRIDGE GLOBAL INFRASTRUCTURE INCOME FUND CLASS A CHF HEDGED PLUS - MONTHLY DISTRIBUTION-CASH	30%	30%	U45403	HSBC PORTFOLIO SELECTION FUND - HSBC GH FUND - US DOLLAR CLASS-ACC	50%	50%
U45287	LEGG MASON CLEARBRIDGE GLOBAL INFRASTRUCTURE INCOME FUND CLASS A JPY HEDGED PLUS - MONTHLY DISTRIBUTION-CASH	30%	30%	U45404	BARINGS EASTERN EUROPE (SP) FUND CLASS A (EUR INC)	30%	30%
U45288	HSBC PORTFOLIOS - WORLD SELECTION 1 CLASS AM (USD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45405	BARINGS EASTERN EUROPE (SP) FUND CLASS A (USD INC)	30%	30%
U45289	HSBC PORTFOLIOS - WORLD SELECTION 1 CLASS AMHKD (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45406	HSBC GIF - GLOBAL LOWER CARBON EQUITY CLASS AC (USD ACC)	60%	60%
U45290	HSBC PORTFOLIOS - WORLD SELECTION 1 CLASS AMHAUD (AUD MONTHLY DISTRIBUTION-CASH)	50%	50%	U45407	HSBC GIF - GLOBAL LOWER CARBON EQUITY CLASS AC (AUD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45291	HSBC PORTFOLIOS - WORLD SELECTION 1 CLASS AMHRMB (RMB MONTHLY DISTRIBUTION-CASH)	60%	60%	U45408	AB SICAV I - AMERICAN GROWTH POTFOLIO CLASS A SHARES (	50%	50%
U45292	GOLDMAN SACHS GLOBAL MULTI-ASSET INCOME PORTFOLIO (OTHER CURRENCY SHARES RMB HEDGED GROSS MOIS-CASH)	60%	60%	U45409	UBS (LUX) KEY SELECTION SICAV - CHINA ALLOCATION OPPORT	50%	50%
U45293	PICTET - GLOBAL ENVIRONMENTAL OPPORTUNITIES-HP USD SHARE (USD HEDGED ACC)	50%	50%	U45410	MANULIFE GLOBAL FUND - PREFERRED SECURITIES INCOME FL	60%	60%
U45294	PICTET - GLOBAL ENVIRONMENTAL OPPORTUNITIES-P EUR SHARE (EUR ACC)	50%	50%	U45411	MANULIFE GLOBAL FUND - PREFERRED SECURITIES INCOME FL	60%	60%
U45296	HSBC GIF - INDIA FIXED INCOME CLASS AM2 (AUD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45412	MANULIFE GLOBAL FUND - PREFERRED SECURITIES INCOME FL	50%	50%
U45297	HSBC GIF - INDIA FIXED INCOME CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45413	MANULIFE GLOBAL FUND - PREFERRED SECURITIES INCOME FL	60%	60%
U45298	HSBC GIF - INDIA FIXED INCOME CLASS AM2 (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45414	MANULIFE GLOBAL FUND - ASIA PACIFIC REIT FUND CLASS AA (	50%	50%
U45299	HSBC GIF - INDIA FIXED INCOME CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45415	MANULIFE GLOBAL FUND - ASIA PACIFIC REIT FUND CLASS AA (	50%	50%
U45300	INVESCO RESPONSIBLE JAPANESE EQUITY VALUE DISCOVERY FUND CLASS A SHARES (USD ANNUAL DISTRIBUTION - CASH)	50%	50%	U45416	MANULIFE GLOBAL FUND - ASIA PACIFIC REIT FUND CLASS AA (	50%	50%
U45301	HSBC GIF - GLOBAL SHORT DURATION BOND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	70%	70%	U45417	MANULIFE GLOBAL FUND - ASIA PACIFIC REIT FUND CLASS AA (	30%	30%
U45302	HSBC GIF - GLOBAL SHORT DURATION BOND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	70%	70%	U45419	HSBC COLLECTIVE INVESTMENT TRUST - HSBC EVOLVING ASIA	50%	50%
U45303	HSBC GIF - GLOBAL SHORT DURATION BOND CLASS AM2H (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45420	HSBC COLLECTIVE INVESTMENT TRUST - HSBC EVOLVING ASIA	50%	50%
U45304	HSBC GIF - GLOBAL SHORT DURATION BOND CLASS AM2H (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45421	SCHRODER ISF - ASIAN DIVIDEND MAXIMISER CLASS A (USD MONTHLY DIS-CASH MIF)	50%	50%
U45305	BLACKROCK GLOBAL FUNDS - GLOBAL HIGH YIELD BOND FUND CLASS A6 (HKD HEDGED)	50%	50%	U45422	SCHRODER ISF - ASIAN DIVIDEND MAXIMISER CLASS A (AUD HEDGED MONTHLY DIS-CASH MIF)	50%	50%
U45306	JPM GLOBAL RESEARCH ENHANCED INDEX EQUITY A (DIST) USD	60%	60%	U45423	NB - STRATEGIC INCOME FUND CLASS A (USD MONTHLY DISTRIBUTION - CASH)	60%	60%
U45307	HSBC GIF - GLOBAL LOWER CARBON BOND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH) (MIP)	60%	60%	U45424	NB - STRATEGIC INCOME FUND CLASS A (HKD HEDGED MONTHLY DISTRIBUTION - CASH)	60%	60%
U45308	FIDELITY FUNDS - SUSTAINABLE ASIA EQUITY FUND CLASS A SHARES (USD DIST) (MIP)	50%	50%	U45425	NB - STRATEGIC INCOME FUND CLASS A (EUR HEDGED MONTHLY DISTRIBUTION - CASH)	60%	60%
U45309	SCHRODER ISF - GLOBAL CLIMATE CHANGE EQUITY CLASS A (HKD ACC) (MIP)	30%	30%	U45426	NB - STRATEGIC INCOME FUND CLASS A (GBP HEDGED MONTHLY DISTRIBUTION - CASH)	60%	60%
U45310	HSBC GIF - GLOBAL EQUITY SUSTAINABLE HEALTHCARE CLASS AC (HKD ACC) (MIP)	50%	50%	U45427	NB - STRATEGIC INCOME FUND CLASS A (AUD HEDGED MONTHLY DISTRIBUTION - CASH)	60%	60%
U45311	NINETY ONE GSF-GLOBAL ENVIRONMENT FUND A (HKD ACC)(MIP)	30%	30%	U45428	NB - STRATEGIC INCOME FUND CLASS A (RMB HEDGED MONTHLY DISTRIBUTION - CASH)	60%	60%
U45312	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL DIVERSIFIED REAL RETURN FUND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45429	JPM GLOBAL HIGH YIELD BOND A (ICDIV) (USD) (MTH-CASH)	60%	60%
U45313	PICTET - GLOBAL ENVIRONMENTAL OPPORTUNITIES-HP USD SHARE (USD HEDGED ACC)(MIP)	50%	50%	U45430	INVESCO ASIAN EQUITY FUND A (HKD MONTHLY DISTRIBUTION 1 - CASH)	50%	50%
U45314	FIDELITY FUNDS - EUROPEAN MULTI ASSET INCOME FUND CLASS A SHARES (HKD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45431	INVESCO ASIAN EQUITY FUND A (USD MONTHLY DISTRIBUTION 1 - CASH)	50%	50%
U45315	GOLDMAN SACHS GLOBAL FUTURE TECHNOLOGY LEADERS EQUITY PORTFOLIO (OTHER CURRENCY SHARES HKD ACC)(MIP)	30%	30%	U45432	BLACKROCK GLOBAL FUNDS - CHINA BOND FUND CLAS	60%	60%
U45316	AMKIND FUNDS - EMERGING MARKETS GREEN BOND CLASS A2 MCI (D) (USD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45433	JPMORGAN FUNDS - CHINA A-SHARE OPPORTUNITIES F	30%	30%
U45317	AMKIND FUNDS - EMERGING MARKETS GREEN BOND CLASS A2 MCI (D) (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%	U45437	HSBC GIF - GLOBAL INVESTMENT GRADE SECURITISED CREDIT BOND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45318	AMKIND FUNDS - EMERGING MARKETS GREEN BOND CLASS A2 MCI (D) (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45438	HSBC GIF - GLOBAL INVESTMENT GRADE SECURITISED CREDIT BOND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH)	60%	60%

Funds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)							
Fund Code	Fund Name			Fund Code	Fund Name		
U50007	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL SUSTAINABLE MULTI-ASSET INCOME FUND CLASS A (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U63347	BlackRock United Kingdom (A2 GBP)	50%	50%
U50008	BLACKROCK GLOBAL FUNDS - NEXT GENERATION TECHNOLOGY FUND CLASS A2 (USD)	30%	30%	U65383	JPM Philippine (USD Acc)	30%	30%
U50009	BLACKROCK GLOBAL FUNDS - NEXT GENERATION TECHNOLOGY FUND CLASS A2 (HKD HEDGED)	30%	30%	U65532	ALLIANZ HONG KONG EQUITY CLASS A DIS (USD)	30%	30%
U50010	BLACKROCK GLOBAL FUNDS - NEXT GENERATION TECHNOLOGY FUND CLASS A2 (EUR HEDGED)	30%	30%	U66142	JPM Europe Equity (A USD Dis)	60%	60%
U50011	BLACKROCK GLOBAL FUNDS - NEXT GENERATION TECHNOLOGY FUND CLASS A2 (GBP HEDGED)	30%	30%	U69542	Allianz Thailand Equity (A Dis USD)	30%	30%
U50012	BLACKROCK GLOBAL FUNDS - NEXT GENERATION TECHNOLOGY FUND CLASS A2 (RMB HEDGED)	30%	30%	U74182	JPM Korea (USD Acc)	30%	30%
U50014	HSBC GLOBAL MONEY FUNDS - HONG KONG DOLLAR (CLASS C-ACCFP)	70%	70%	U74290	Fidelity Greater China (USD)	50%	50%
U50018	GOLDMAN SACHS GLOBAL FUTURE TECHNOLOGY LEADERS EQUITY PORTFOLIO (BASE SHARES USD ACC)	30%	30%	U74349	JPM Asian Smaller Companies (USD Acc)	50%	50%
U50019	GOLDMAN SACHS GLOBAL FUTURE TECHNOLOGY LEADERS EQUITY PORTFOLIO (OTHER CURRENCY SHARES HKD ACC)	30%	30%	U74431	JPM CHINA (A USD Dis)	30%	30%
U50020	PIMCO GIS INCOME FUND II CLASS E (USD MONTHLY INC-CASH)	60%	60%	U74464	Allianz China Equity (A Dis USD)	30%	30%
U50021	PIMCO GIS INCOME FUND II CLASS E (HKD MONTHLY INC-CASH)	60%	60%	U83535	JPM ASEAN FUND (USD Acc)	50%	50%
U50022	PIMCO GIS INCOME FUND II CLASS E (AUD HEDGED MONTHLY INC-CASH)	60%	60%	U83592	JPM Japan (Yen) (JPY)	50%	50%
U50023	PIMCO GIS INCOME FUND II CLASS E (EUR HEDGED MONTHLY INC-CASH)	60%	60%	U83659	JPM GIB Bond and Currency (USD Semi-Annually Dis)	60%	60%
U50024	PIMCO GIS INCOME FUND II CLASS E (GBP HEDGED MONTHLY INC-CASH)	60%	60%	U85126	JPM Asia Pacific Income Fund A (Dist) (USD)	60%	60%
U50025	PIMCO GIS INCOME FUND II CLASS INSTITUTIONAL (USD MONTHLY INC-CASH)	0%	0%	U85712	JPM Euroland Equity (A USD Dis)	60%	60%
U63214	Allianz Little Dragons (A Dis USD)	50%	50%	U95505	JPM Malaysia (USD Acc)	50%	50%
U45319	AMUNDI FUNDS - EMERGING MARKETS GREEN BOND CLASS A2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45439	U45439	60%	60%
U45323	HSBC GIP - GLOBAL EQUITY VOLATILITY FOCUSED CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45440	HSBC GIP - GLOBAL INVESTMENT GRADE SECURITIES CREDIT BOND CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45325	HSBC ALL CHINA BOND FUND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH) MIP	60%	60%	U45441	HSBC GIP - GLOBAL INVESTMENT GRADE SECURITIES CREDIT BOND CLASS AM2 (USD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45326	HSBC GLOBAL SHORT DURATION BOND CLASS AM2 (HKD MONTHLY DISTRIBUTION-CASH) MIP	70%	70%	U45454	HSBC COLLECTIVE INVESTMENT TRUST - HSBC INDIAN MULTI INCOME FUND CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45327	NB - SHORT DURATION HIGH YIELD BOND FUND CLASS A (USD MONTHLY DISTRIBUTION - CASH)	60%	60%	U45455	HSBC COLLECTIVE INVESTMENT TRUST - HSBC INDIAN MULTI INCOME FUND CLASS AM2 (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45444	HANG SENG GLOBAL CONSERVATIVE FUND CLASS A (USD MONTHLY CASH)	60%	60%	U45456	HSBC COLLECTIVE INVESTMENT TRUST - HSBC INDIAN MULTI INCOME FUND CLASS AM2 (CAD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45445	HANG SENG GLOBAL CONSERVATIVE FUND CLASS A (HKD MONTHLY CASH)	60%	60%	U45457	HSBC COLLECTIVE INVESTMENT TRUST - HSBC INDIAN MULTI INCOME FUND CLASS AM2 (EUR HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45446	HANG SENG GLOBAL CONSERVATIVE FUND CLASS A (RMB HEDGED MONTHLY CASH)	60%	60%	U45458	HSBC COLLECTIVE INVESTMENT TRUST - HSBC INDIAN MULTI INCOME FUND CLASS AM2 (JPY HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45447	HANG SENG GLOBAL BALANCED FUND CLASS A (USD MONTHLY CASH)	60%	60%	U45459	HSBC COLLECTIVE INVESTMENT TRUST - HSBC INDIAN MULTI INCOME FUND CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45448	HANG SENG GLOBAL BALANCED FUND CLASS A (HKD MONTHLY CASH)	60%	60%	U45464	INVESCO PAN EUROPEAN FOCUS EQUITY FUND A SHARES (EUR ANNUAL DISTRIBUTION)	60%	60%
U45449	HANG SENG GLOBAL BALANCED FUND CLASS A (RMB HEDGED MONTHLY CASH)	60%	60%	U45463	INVESTMENT STRATEGY FUND - GLOBAL CREDIT INCOME FUND CLASS 2 (USD HEDGED M-3 MONTHLY DISTRIBUTION-CASH)	60%	60%
U45450	HANG SENG GLOBAL HIGH GROWTH FUND CLASS A (HKD ACC)	60%	60%	U45471	HSBC GIP - INCOME FOCUSED CLASS AM2 (GBP HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45451	JPMORGAN FUNDS - MIDDLE EAST, AFRICA AND EMERGING EUROPE OPPORTUNITIES A (DIST) - EUR (HEDGED)	50%	50%	U45472	HSBC GIP - INCOME FOCUSED CLASS AM2 (EUR HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45452	JPMORGAN FUNDS - MIDDLE EAST, AFRICA AND EMERGING EUROPE OPPORTUNITIES A (DIST) - USD	50%	50%	U50001	FIDELITY FUNDS - UK SPECIAL SITUATIONS FUND CLASS A SHARES (GBP DIST)	50%	50%
U45436	PIMCO GIS INCOME FUND CLASS INVESTOR (USD MONTHLY INC-CASH)	60%	60%	U50002	SCHRODER ISF - FRONTIER MARKETS EQUITY CLASS A (USD ACC)	50%	50%
U45453	HSBC COLLECTIVE INVESTMENT TRUST - HSBC INDIAN MULTI INCOME FUND CLASS AM2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%	U50003	SCHRODER ISF - FRONTIER MARKETS EQUITY CLASS A (EUR ACC)	50%	50%
U45328	NB - SHORT DURATION HIGH YIELD BOND FUND CLASS A (AUD HEDGED MONTHLY DISTRIBUTION - CASH)	60%	60%	U50004	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL SUSTAINABLE MULTI-ASSET INCOME FUND CLASS A (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45329	NB - SHORT DURATION HIGH YIELD BOND FUND CLASS A (AUD HEDGED MONTHLY DISTRIBUTION - CASH)	50%	50%	U50005	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL SUSTAINABLE MULTI-ASSET INCOME FUND CLASS A (USD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45330	ISF - GLOBAL CREDIT INCOME CLASS A - HKD	60%	60%	U50006	HSBC COLLECTIVE INVESTMENT TRUST - HSBC GLOBAL SUSTAINABLE MULTI-ASSET INCOME FUND CLASS A (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%
U45331	ISF - GLOBAL CREDIT INCOME CLASS A - AUDH	60%	60%	U45332	BLACKROCK GLOBAL FUNDS - DYNAMIC HIGH INCOME FUND CLASS A2 (USD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45485	FRANKLIN INCOME FUND CLASS A SHARES (AUD-H1 MDIS-CASH)	60%	60%	U45333	BLACKROCK GLOBAL FUNDS - DYNAMIC HIGH INCOME FUND CLASS A2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45486	FRANKLIN INCOME FUND CLASS A SHARES (EUR-H1 MDIS-CASH)	60%	60%	U45492	HSBC GIP - INDIAN FIXED INCOME CLASS AM2 (GBP HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45487	FRANKLIN INCOME FUND CLASS A SHARES (GBP-H1 MDIS-CASH)	60%	60%	U45477	PIMCO GIS INCOME FUND II CLASS E (JPY HEDGED MONTHLY INC-CASH)	60%	60%
U45488	FRANKLIN INCOME FUND CLASS A SHARES (RMB-H1 MDIS-CASH)	60%	60%	U45503	NB - STRATEGIC INCOME FUND CLASS A (JPY HEDGED MONTHLY DISTRIBUTION - CASH)	60%	60%
U45476	FRANKLIN INCOME FUND CLASS A SHARES (JPY-H1 MDIS-CASH)	60%	60%	U45493	PICTET - EMERGING DEBT BLEND - P DM USD	50%	50%
U45465	BOF SYSTEMATIC GLOBAL EQUITY HIGH INCOME FUND AS (CAD HEDGED MONTHLY DISTRIBUTING-CASH)	50%	50%	U45494	PICTET - EMERGING DEBT BLEND - P DM HKD	50%	50%
U45467	BOF SYSTEMATIC GLOBAL EQUITY HIGH INCOME FUND AS (INZ HEDGED MONTHLY DISTRIBUTING-CASH)	50%	50%	U45495	HANG SENG S&P 500 INDEX ETF UNLISTED CLASS A (HKD ACC)	50%	50%
U45466	BOF SYSTEMATIC GLOBAL EQUITY HIGH INCOME FUND AS (RMB HEDGED MONTHLY DISTRIBUTING-CASH)	60%	60%	U45496	HANG SENG S&P 500 INDEX ETF UNLISTED CLASS A (USD ACC)	50%	50%
U45475	BOF SYSTEMATIC GLOBAL EQUITY HIGH INCOME FUND AS (JPY HEDGED MONTHLY DISTRIBUTING-CASH)	60%	60%	U45497	HANG SENG S&P 500 INDEX ETF UNLISTED CLASS A (RMB HEDGED ACC)	50%	50%
U45490	HSBC GIP - INDIAN FIXED INCOME CLASS AM2 (CAD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45498	HANG SENG S&P 500 INDEX ETF UNLISTED CLASS D (HKD ACC)	50%	50%
U45491	HSBC GIP - INDIAN FIXED INCOME CLASS AM2 (EUR HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45501	JPMORGAN ASIA EQUITY HIGH INCOME (MTH) (HKD-CASH)	50%	50%
U45499	HANG SENG S&P 500 INDEX ETF UNLISTED CLASS A (HKD ACC) (MIP)	50%	50%	U45502	JPMORGAN ASIA EQUITY HIGH INCOME (MTH) (USD-CASH)	50%	50%
U45505	FRANKLIN INDIA FUND CLASS A SHARES (HKD ACC)	50%	50%	U45518	INVESCO SUSTAINABLE ALLOCATION FUND CLASS A SHARES (USD HEDGED ACC)	60%	60%
U45507	GOLDMAN SACHS GLOBAL MULTI-ASSET INCOME PORTFOLIO (OTHER CURRENCY SHARES GBP HEDGED Q3ES MDIS-CASH)	60%	60%	U45517	JPMORGAN ASIA EQUITY HIGH INCOME (MTH) (RMB HEDGED-CASH)	50%	50%
U45508	GOLDMAN SACHS GLOBAL MULTI-ASSET INCOME PORTFOLIO (OTHER CURRENCY SHARES CAD HEDGED Q3ES MDIS-CASH)	60%	60%	U45478	FIDELITY FUNDS - US DOLLAR BOND FUND CLASS A SHARES (USD MCDIST(G)-CASH)	60%	60%
U44454	HSBC GIP - GLOBAL HIGH YIELD BOND CLASS AM2 (AUD HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45480	FIDELITY FUNDS - US DOLLAR BOND FUND CLASS A SHARES (RMB HEDGED MCDIST(G)-CASH)	60%	60%
U44455	HSBC GIP - GLOBAL HIGH YIELD BOND CLASS AM2 (EUR HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45482	FIDELITY FUNDS - US DOLLAR BOND FUND CLASS A SHARES (EUR HEDGED MCDIST(G)-CASH)	60%	60%
U45506	HSBC GIP - GLOBAL HIGH YIELD BOND CLASS AM2 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	50%	50%	U45489	FIDELITY FUNDS - US DOLLAR BOND FUND CLASS A SHARES (JPY HEDGED MCDIST(G)-CASH)	60%	60%
U45520	MANULIFE GLOBAL FUND - PREMIER SECURITIES INCOME FUND CLASS A (JPY HEDGED MONTHLY DISTRIBUTION-G) - CASH	60%	60%	U44723	INVESCO PAN EUROPEAN HIGH INCOME FUND ALMONTHLY DISTRIBUTION - 1 SHARE (AUD HEDGED) - CASH	60%	60%
U45524	HANG SENG JAPAN TOPIX 100 INDEX ETF UNLISTED CLASS A (USD HEDGED ACC)	60%	60%	U44724	INVESCO PAN EUROPEAN HIGH INCOME FUND ALMONTHLY DISTRIBUTION - 1 SHARE (INZ HEDGED) - CASH	60%	60%
U45525	HANG SENG JAPAN TOPIX 100 INDEX ETF UNLISTED CLASS A (HKD HEDGED ACC)	60%	60%	U45535	INVESCO PAN EUROPEAN HIGH INCOME FUND ALMONTHLY DISTRIBUTION - 1 SHARE (EUR) - CASH	60%	60%
U45526	HANG SENG JAPAN TOPIX 100 INDEX ETF UNLISTED CLASS A (RMB HEDGED ACC)	60%	60%	U45536	INVESCO PAN EUROPEAN HIGH INCOME FUND ALMONTHLY DISTRIBUTION - 1 SHARE (JPY HEDGED) - CASH	60%	60%
U45527	HANG SENG JAPAN TOPIX 100 INDEX ETF UNLISTED CLASS A (JPY ACC)	60%	60%	U45533	ALLIANZ CHINA FUTURE TECHNOLOGIES CLASS A DIS (USD)	60%	60%
U45537	INVESCO JAPANESE EQUITY ADVANTAGE FUND A (ANNUALLY DISTRIBUTION) (USD) - CASH	60%	60%	U44757	PICTET - SECURITY - P USD ACC	50%	50%
U45538	INVESCO JAPANESE EQUITY ADVANTAGE FUND A (ANNUALLY DISTRIBUTION) (USD) - UNIT	60%	60%	U44758	PICTET - SECURITY - P EUR ACC	50%	50%
U45534	ALLIANZ EUROPEAN EQUITY DIVIDEND CLASS AM2 DIS (H2 JPY MONTHLY DISTRIBUTION-CASH)	50%	50%	U45519	BLACKROCK GLOBAL FUNDS - DYNAMIC HIGH INCOME FUND CLASS A2 (JPY HEDGED MONTHLY DISTRIBUTING-CASH)	60%	60%
U45510	FIRST SENTIER ASIAN QUALITY BOND FUND CLASS 1 (RMB HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45514	PICTET - SECURITY - P HKD ACC	50%	50%
U45511	BlackRock Global Funds - Emerging Europe II Fund Class A2 (EUR)	30%	30%	U45516	PICTET - SECURITY - HP RMB ACC	50%	50%
U45512	BlackRock Global Funds - Emerging Europe II Fund Class A2 (USD)	30%	30%	U45470	HSBC GIP - GLOBAL SHORT DURATION BOND CLASS AM2 (EUR HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%
U45479	FIDELITY FUNDS - US DOLLAR BOND FUND CLASS A SHARES (HKD MCDIST(G)-CASH)	60%	60%	U45473	GOLDMAN SACHS INDIA EQUITY PORTFOLIO (BASE SHARES USD ACC)	50%	50%
U45468	HSBC GIP - GLOBAL SHORT DURATION BOND CLASS AM2 (GBP HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45474	GOLDMAN SACHS INDIA EQUITY PORTFOLIO (OTHER CURRENCY SHARES HKD ACC)	50%	50%
U45469	HSBC GIP - GLOBAL SHORT DURATION BOND CLASS AM2 (CAD HEDGED MONTHLY DISTRIBUTION-CASH)	60%	60%	U45389	ALLIANZ GLOBAL FLOATING RATE NOTES PLUS CLASS AM2 DIS (USD MONTHLY DISTRIBUTION-CASH)	60%	60%
U45484	AB SICAV I - ALL CHINA EQUITY PORTFOLIO CLASS A SHARES (USD ACC)	30%	30%				
U45418	PIMCO GIS INCOME FUND CLASS E (JPY HEDGED MONTHLY INC-CASH)	60%	60%				

Remarks

The above list and corresponding loan ratio of funds are for customer's reference only and are subject to change by the bank from time to time without notice. Hang Seng Bank Limited shall have absolute discretion to prescribe and change the loan ratio for the Asset Link Secured Overdraft Facility from time to time without notice. For any queries, please call Secured Loans Enquiry Hotline 2710 2288 or contact the bank staff.

Bonds with a loan ratio (The new loan ratio will be effective on 7 Oct 2024)							
Bond Code	Bond Name			Bond Code	Bond Name		
K439	Hutchison Whampoa Int'l (03/33) Ltd	50%	50%	K978	HENDERSON LAND 1.25PCT 20MAY2024	0%	0%
K484	Commonwealth of Australia	0%	0%	K983	AUSTRALIAN GOVT. 0.25PCT 21NOV2024	75%	75%
K512	SWIRE PROPERTY MTN FIN	0%	0%	K984	AUSTRALIAN GOVT. 2.75PCT 21APR2024	0%	0%
K528	CLP POWER HK FINANCING	0%	0%	K986	AUSTRALIAN GOVT. 3.25PCT 21APR2025	75%	75%
K622	Temasek Financial (I) Limited	0%	0%	K987	AUSTRALIAN GOVT. 2.75PCT 21NOV2029	75%	75%
K641	CHINA OVERSEAS FIN. VI	0%	0%	K1005	WHEELLOCK MTN BVI 1.75PCT 17JAN2025	50%	50%
K642	SINOPEC CAPITAL 2013 LTD	0%	0%	K1006	SUN HUNG KAI PRO 2.8PCT 24JUN2024	0%	0%
K643	NESTLE FINANCE INTL LTD	0%	0%	K1010	The Government of HKSAR Retail Green Bond Due 2025	80%	80%
K645	CITIC LTD USD 6.8%	0%	0%	K1018	HKCG FINANCE 2.35PCT 1APR2025	50%	50%
K648	CHINA CINDA FINANCE	0%	0%	K1019	WHARF REIC FIN 2.85PCT 20APR2024	0%	0%
K653	LINK FIN CAYM 09 3.6PCT 3SEP2024	50%	50%	K1021	SUN HUNG KAI PRO 2.78PCT 11JUN2024	0%	0%
K654	HUTCH WHA INT 14 3.625PCT 31OCT2024	50%	50%	K1022	SUN HUNG KAI PRO 0.82PCT 23AUG2024	50%	50%
K656	CHITRA 5.625% 2024 DUE 3 NOV 2024	50%	50%	K1023	HENDERSON LAND 2.4PCT 8APR2024	0%	0%
K668	China Cinda Finance (2015) I Limited	50%	50%	K1024	WHEELLOCK MTN BVI 1.8PCT 11FEB2025	50%	50%
K670	HKT CAPITAL NO 2 3.625PCT ZAPR2025	50%	50%	K1025	WHARF REIC FIN 3.1PCT 24MAY2024	0%	0%
K693	NWD MTN LTD 4.65PCT 16MAR2026	30%	30%	K1034	SUN HUNG KAI PRO 2.55PCT 16AUG2024	50%	50%
K694	HK ELECTRIC FIN 2.875PCT 3MAY2026	80%	80%	K1035	HK MTGE CORP 3.33PCT 17MAR2025	70%	70%
K703	SWIRE PRO MTN FI 3.625PCT 13JAN2026	50%	50%	K1037	HKCG FINANCE 3.2PCT 26MAY2025	50%	50%
K707	MTR CORP CI LTD 2.5PCT 2NOV2026	80%	80%	K1038	HENDERSON LAND 3.7PCT 5JUL2024	0%	0%
K712	CITIC LTD 3.7PCT 14JUN2026	65%	65%	K1039	Hong Kong Government Bond Programme Due 14Sep2025	80%	80%
K719	NWD MTN 3.5% 2024	0%	0%	K1040	STANDARD CHART 4PCT 15SEP2025	60%	60%

K729	CASPEA USD 3.25% 25 JUL 2027	50%	50%	K1044	HKCG FIN LTD 3.6PCT 9DEC2026	50%	50%
K736	SUNHUN 2.50% 09/05/2024	50%	50%	K1046	HKCG FINANCE 4.05PCT 5OCT2024	50%	50%
K739	CKHH 3.25% 09/29/2027	50%	50%	K1048	HKCG FINANCE 3.74PCT 28MAR2025	40%	40%
K742	NWD MTN HKD 4.7% 8MAR2026	30%	30%	K1049	MTR CORP LTD 4.2PCT 30SEP2024	80%	80%
K747	SWIRE PAC MTN FJ 3PCT 5JUL2024	0%	0%	K1057	HK MTGE CORP 5PCT 25OCT2024	80%	80%
K749	CK HUTCHISON INT 2.75PCT 3OCT2026	50%	50%	K1058	HK MTGE CORP 3.4PCT 25OCT2025	70%	70%
K750	COM BK AUSTRALIA 3.25PCT 25APR2023	0%	0%	K1064	HKCG FINANCE 2.8PCT 25FEB2025	50%	50%
K796	HENDERSON LAND 3.875PCT 1MAR2029	50%	50%	K1065	MTR CORP LTD 5PCT 28OCT2024	80%	80%
K805	NWD MTN LTD 4.125PCT 18 JUL 2029	30%	30%	K1066	MTR CORP LTD 4.85PCT 28OCT2024	80%	80%
K835	HYSAN MTN LTD 2.82PCT 4SEP2029	50%	50%	K1079	HKCG FINANCE 2.84PCT 17NOV2027	50%	50%
K841	AGRICUL DEV BANK 3.4PCT 6NOV2024	40%	40%	K1080	SUN HUNG KAI PRO 1.9PCT 14OCT2027	50%	50%
K850	WHARF REIC FIN 2.375PCT 7 MAY 2025	50%	50%	K1094	HKCG FINANCE 3.825PCT 6SEP2025	50%	50%
K851	WHARF REIC FIN 2.875PCT 7 MAY 2030	50%	50%	K1095	HENDERSON LAND 4.8PCT 13FEB2025	50%	50%
K852	LG CHEM LTD 3.25PCT 15 OCT 2024	50%	50%	K1098	BOC AVIATION 3.5PCT 10OCT2024	50%	50%
K853	LG CHEM LTD 3.625PCT 15 APR 2029	50%	50%	K1106	HENDERSON LAND 4.95PCT 17FEB2025	50%	50%
K854	VOLKSWAGEN FIN 4.25PCT 9 OCT 2025	35%	35%	K1108	HENDERSON LAND 4.7PCT 24FEB2026	50%	50%
K855	WHARF REIC FIN 3.7PCT 16 JUL 2025	40%	40%	K1109	SUN HUNG KAI PRO 4.3PCT 23FEB2026	50%	50%
K858	HORSE GALLOP 1.7PCT 28 JUL 2025	50%	50%	K1110	MTR CORP LTD 4.5PCT 22FEB2025	80%	80%
K864	WHARF REIC FIN 2.8PCT 23JAN2030	50%	50%	K1111	HENDERSON LAND 5PCT 28FEB2025	50%	50%
K873	HENDERSON LAND 2.375PCT 27MAY2025	50%	50%	K1113	MTR CORP LTD 3.1PCT 1MAR2025	70%	70%
K895	NWD MTN Ltd Due 19May2030	30%	30%	K1114	HENDERSON LAND 3.65PCT 3FEB2025	40%	40%
K924	HENDERSON LAND 2.35PCT 6MAY2027	50%	50%	K1122	SUN HUNG KAI PRO 3.39PCT 24JAN2029	50%	50%
K926	TSMC GLOBAL LTD 0.75PCT 28SEP2025	80%	80%	K1123	MTR CORP LTD 4.96PCT 2MAY2024	0%	0%
K930/4246	The Government of HKSAR iBond Due 2024	0%	0%	K1125	HKCG FIN LTD 4.23PCT 3JUL2024	0%	0%
K935	Hong Kong Government Bond Programme Due 10Aug2024	80%	0%	K1126	HK MTGE CORP 4PCT 26APR2024	0%	0%
K952	WHARF REIC FIN 1.7PCT 30MAR2026	50%	50%	US0045	US TREASURY N/B 2.625PCT 31MAY2027	90%	90%
K973	HK MTGE CORP 1.57PCT 4SEP2029	80%	80%	US0046	US TREASURY N/B 2.875PCT 15MAY2032	90%	90%
K1102	AIRPORT AUTH HK 4.875PCT 12JAN2026	80%	80%	K1105	AIRPORT AUTH HK 4.875PCT 12JAN2033	80%	80%
K1103	AIRPORT AUTH HK 4.75PCT 12JAN2028	80%	80%	K1186	AIRPORT AUTH HK 4.25PCT 5AUG2026	80%	80%
K1104	AIRPORT AUTH HK 4.875PCT 12JAN2030	80%	80%	K1141	HK MTGE CORP 4.7PCT 24JUN2024	0%	0%
K974	WHARF REIC FIN 3.1PCT 26JAN2028	50%	50%	K1145	HKSAR government Retail Green Bond 12OCT2026	80%	80%
K1138	HK MTGE CORP 4.2PCT 24MAY2024	0%	0%	US0002	Apple Inc. 3.45% Due 6 May 2024	0%	0%
US0043	US TREASURY N/B 2.5PCT 31MAY2024	0%	0%				
US0044	US TREASURY N/B 2.875PCT 15JUN2025	90%	90%				

Remarks

The above list and corresponding loan ratio of bonds are for customer's reference only and are subject to change by the bank from time to time without notice. Hang Seng Bank Limited shall have absolute discretion to prescribe and change the loan ratio for the Asset Link Secured Overdraft Facility from time to time without notice. For any queries, please call Secured Loans Enquiry Hotline 2710 2288 or contact the bank staff.