

Offshore Product Information Sheet – BNY Mellon Long-Term Global Equity Fund

Important Note:

1. This DBS QDII Product - Overseas Fund Series - BNY Mellon Long-Term Global Equity Fund (“QDII Product”) is non-principal protected investment product with floating return and there is no guarantee on the principal or return amount. Customers shall carefully read all QDII Product Documents to understand such product feature and risks before placing any order.
2. The information listed in this Information Sheet is only a summary of the basic information of the relevant Offshore Product, which is extracted from the Offshore Product Offering Document for Customers’ reference. It does not contain the whole content of the Offshore Product Offering Document and does not represent all terms and conditions of the Offshore Product.

Offshore Product Name	Product Code of QDII Product	Subscription Currency of QDII Product	Denomination on Currency of Offshore Product	Bloomberg Ticker	ISIN Code
BNY Mellon Long-Term Global Equity Fund(EUR)	QDUTBY01RE	RMB	EUR	MLTGEAE	IE00B29M2H10
	QDUTBY01EE	EUR			
BNY Mellon Long-Term Global Equity Fund(USD)	QDUTBY01RU	RMB	USD	MLTGEAU	IE00B29M2J34
	QDUTBY01UU	USD			
BNY Mellon Long-Term Global Equity Fund(GBP)	QDUTBY01GG	GBP	GBP	MLTGEAG	IE00B42QQV61

Basic Information of Offshore Product:	BNY Mellon Long-Term Global Equity Fund (the “Fund”) is a sub-fund of BNY Mellon Global Funds, plc (the “Company”) which is a fund constituted in the form of a mutual fund. It is domiciled in Ireland and its home regulator is Central Bank of Ireland.
Product Risk Level:	P4
Base Currency of Offshore Product:	EUR

Type of Offshore Product:	Equity Fund (Type of Offshore Product is referred to Morningstar Product classification. Please refer to Objective and Investment Strategy of Offshore Product for detailed product underlying.)
Issuer:	BNY Mellon Fund Management (Luxembourg) S.A.
Custodian:	The Bank of New York Mellon SA/NV Dublin Branch
Objective and Investment Strategy of Offshore Product:	<p>OBJECTIVES</p> <p>To achieve long-term capital appreciation through investing primarily (meaning at least three quarters of the Fund's Net Asset Value) in a portfolio of equity and equity related securities of companies located throughout the world.</p> <p>STRATEGY</p> <p>The Fund will invest primarily (meaning at least three-quarters of the Fund's Net Asset Value) in a portfolio of equity and equity related securities of companies located worldwide, the majority of which shall be listed or traded on Eligible Markets (a list of the Eligible Markets is set out in Appendix II of the Prospectus). Equity related securities shall include common and preferred stocks and shares, convertible preference shares and warrants. Investment in warrants are subject to a limit of 10% of Net Asset Value of the Fund. The Fund may also invest indirectly in global equity securities through instruments such as American Depositary Receipts and Global Depositary Receipts (collectively "Depositary Receipts").</p> <p>The Investment Manager may allocate the Fund's assets without limitation among geographic regions and individual countries based on its analysis of global economic, political and financial conditions, provided that no more than 20% in value of the Sub-Fund's Net Asset Value may be invested in equity or equity related securities of companies located in emerging market countries. For these purposes, "emerging market countries" will be those countries identified as such for the purposes of the Morgan Stanley Capital International Emerging Markets Index (an index designed to measure equity market performance in global emerging markets).</p>

There is no restriction on market capitalisation in relation to the equity and equity related securities which the Sub-Fund may invest in. Up to one-quarter of the Fund's Net Asset Value may also be invested in bonds (which may be fixed or floating rate, government or corporate), convertible debt securities and money market instruments (including, but not limited to, commercial paper, government bonds and certificates of deposit) or held as cash. The debt securities which the Fund may invest in shall be rated investment grade (i.e. BBB-/Baa3) or above as rated by a recognised rating agency such as Standard & Poor's or Moody's Investor Services, or any equivalent recognised rating agency.

The Fund will not invest more than 10% of its Net Asset Value in collective investment schemes.

The Investment Manager's philosophy is based on detailed fundamental research looking at the growth potential of particular securities over a period of time. Because of the long-term nature of this Fund, it is expected that the equity and equity related securities within the portfolio will be purchased with a view to holding them for a period of 3 to 5 years. The portfolio turnover will remain low through-out the life of the Fund as it is integral to the Investment Manager's process.

The Fund may utilise financial derivative instruments ("FDI") for hedging, efficient portfolio management and investment purposes. The use of FDI for investment purposes will be in accordance with the description set out under the section headed "Efficient Portfolio Management" of the Supplement of the Fund in the Prospectus. The use of FDI for such investment purposes will not be extensive.

Key Risks of Offshore Product:

This section is a summary of the key risks of the Offshore Product for Customer's reference only, and it is not an exhaustive elaboration. Customer is suggested to read all documents listed in below section "Offshore Product Offering Document" for detailed risk disclosure. In addition, Customer should read the Term Sheet, the Risk Disclosure Statement and other sales documents of the QDII Product, to understand the risk factors of the QDII Product.

INVESTMENT RISK

The Fund is an investment fund. There is no guarantee of the repayment of principal. The Fund's investment portfolio may fall in value and therefore your investment in the Fund may suffer losses.

EQUITY MARKET RISK

The Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

RISK ASSOCIATED WITH SMALL/MID-CAPITALISATION COMPANIES

The Fund may invest in small-capitalisation or mid-capitalisation companies. The stock of such companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.

CURRENCY RISK

Underlying investments of the Fund may be denominated in currencies other than the base currency of the Fund. In addition, a class of Shares may be designated in a currency other than the base currency of the Fund. The Net Asset Value of the Fund may be affected unfavorably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.

	<p>EMERGING MARKET RISK</p> <p>The Fund may invest in emerging markets. These markets have additional risks due to less developed market infrastructures. These investments may also experience high degree of volatility and fluctuations in their value. Risks include (i) greater risk of expropriation, confiscatory taxation, nationalisation and social, political and economic stability; (ii) the small current size of the markets for securities of emerging markets issuers and the currently low or non-existent volume of trading, resulting in lack of liquidity and in price volatility; (iii) certain national policies which may restrict the Fund's investment opportunities including restrictions on investing in issuers or industries deemed sensitive to relevant national interests; (iv) the absence of developed legal structures governing private or foreign investment and private property; and (v) currency risks/control, settlement risks and custody risks.</p> <p>DERIVATIVES RISK</p> <p>This Fund may use derivatives for efficient portfolio management (EPM) purposes. EPM restricts the use of derivatives for the reduction of risk, the reduction of cost and the generation of additional capital or income with no or an acceptable low level of risk. This may reduce the opportunity for the Fund to benefit from favorable market movements.</p> <p>Using derivatives can involve a higher level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative investments. This could increase the volatility of the Fund's price and cause the Fund to suffer losses.</p> <p>COUNTERPARTY RISK</p> <p>The insolvency of any institutions providing services such as custody of assets or acting as a counterparty to derivatives or other contractual arrangements, may expose the Fund to financial loss.</p>
<p>Fees of Offshore Product:</p>	<p>Management fee: 2.0% of NAV p.a. (The Management fee is charged by the offshore issuer, and will be reflected and deducted from the NAV.)</p> <p>Other fees may include performance fee, maintenance fee, custodian fee and other fees and taxes that may be charged in securities investment of offshore products, will be reflected and deducted from the offshore product NAV. You may find more information from the offering documents on offshore products' official website.</p>
<p>Dividend Distribution Method:</p>	<p>No Cash Dividend</p>
<p>Governing Law of Offshore Product:</p>	<p>The laws of Ireland</p>

<p>Offshore Product Offering Document:</p>	<p>BNY Mellon Long-Term Global Equity Fund Prospectus, as updated and amended from time to time, which can be obtained from the Bank or via the official website of the Issuer or the Fund.</p> <p>The above reference to or provision of Offshore Product Offering Documents are intended to assist Customers to access further information relating to the Offshore Product. The Bank undertakes no liability for the accuracy, authenticity or completeness of such documents or other content or information provided by the Issuer or any other parties of the Offshore Product in other ways. The references to or provision of such documents do not constitute an offer, distribution, marketing or reselling of any relevant Fund(s) to the Customers.</p> <p>The Offshore Product Offering Documents may be updated or amended from time to time by the Issuer. The Bank and the Issuer will not, and are not obliged to, notify the Customers of any such update or amendment.</p>
<p>Suitable Customer of QDII Product investing in this Offshore Product):</p>	<p>Suitable for the China resident and qualified non-China resident investor, whose risk profile is C4 or above.</p>
<p>Selling restriction to retail investor in the European Economic Area (the “EEA”)</p>	<p>This product is not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “EEA”).</p> <p>For these purposes, a retail investor means a person who is one (or more) of:</p> <ul style="list-style-type: none"> (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); or (ii) a customer within the meaning of Directive 2002/92/EC (as amended the "Insurance Mediation Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Directive 2003/71/EC (as amended, the "Prospectus Directive"). <p>Consequently, no key information document required by Regulation (EU) No 1286/2014 (the "PRIIPs Regulation") for offering or selling this product or otherwise making it available to retail investors in the EEA has been prepared and therefore offering or selling this product or otherwise making it available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation. Given the disclaimer, the bank accepts no liability if any customer who's qualified as retail investor in the European Economic Area (the “EEA”) subscribes the product.</p>

Disclaimer:

This document does not constitute an offer, an invitation or a recommendation to enter into any transaction. The Bank is acting as principal and not as the adviser of the Customer or in a fiduciary capacity in respect of the Offshore Product mentioned herein or any other transaction, and the Bank accepts no liability whatsoever with respect to the use of this document or its contents.

This document does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive this document. The information herein is published for information and general circulation only and is not to be taken in substitution for the exercise of your judgment, and you should obtain separate legal, tax or financial advice. Before entering into any transaction or making a commitment to purchase any QDII Product which invests in the offshore product mentioned in this document, you should take steps to ensure that you understand the transaction or product and have made an independent assessment of the appropriateness of the transaction or product in the light of your own objectives and circumstances. In particular, you may wish to seek advice from a financial adviser or make such independent investigations as you consider necessary or appropriate for such purposes. If you choose not to do so, you should consider carefully whether the transaction or product mentioned in this document is suitable for you.

The Bank, its related companies, their directors and/or employees may have positions in, and may effect transactions in, or act as market-maker in, the Offshore Product mentioned in this document. The Bank may have alliances or other contractual agreements with the issuers or manager of the Offshore Product. In addition, the Bank, its related companies, their directors and/or employees may also perform (or seek to perform) broking, investment banking and other financial services for these issuers and managers.

Please note neither the Issuer, manager, investment adviser of the Fund nor any of their affiliates acts as adviser or trustee of the QDII Product or assumes any obligation in relation to the QDII Product. The Customer is not the Fund holder and has no direct right or interest in the Fund. There is no contractual relationship between the Customer and the Issuer, manager, investment adviser of the Fund or any of their affiliates.

This document and the contents contained herein are proprietary to the Bank. No one may copy or forward all or part of this document without the Bank's written permission. Capitalised terms used in this document without definition shall have the meaning given to them under the Term Sheet, Agreement, and/or other QDII Product Documents. In case of inconsistency between the English and Chinese versions, the content of the Chinese version shall prevail and apply.