

## Offshore Product Information Sheet – BNY Mellon Global Infrastructure Income Fund

**Important Note:**

1. This DBS QDII Product - Overseas Fund Series - BNY Mellon Global Infrastructure Income 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 Currency of Offshore Product	Bloomberg Ticker	ISIN Code
BNY Mellon Global Infrastructure Income Fund (USD)	QDUTML02RU	RMB	USD	BNGIUAI	IE00BZ18VW62
	QDUTML02UU	USD			
BNY Mellon Global Infrastructure Income Fund (EUR hedged)	QDUTBY02RE	RMB	EUR	BNGIEHI	IE00BZ18W019
	QDUTBY02EE	EUR			

<b>Basic Information of Offshore Product:</b>	<b>BNY Mellon Global Infrastructure Income Fund</b> (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.
<b>Product Risk Level:</b>	P4
<b>Base Currency of Offshore Product:</b>	USD

<b>Type of Offshore Product:</b>	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. )
<b>Issuer:</b>	BNY Mellon Fund Management (Luxembourg) S.A.
<b>Custodian:</b>	The Bank of New York Mellon SA/NV Dublin Branch
<b>Objective and Investment Strategy of Offshore Product:</b>	<p><b>OBJECTIVES</b></p> <p>To aim to maximise total returns from income and capital growth by gaining exposure to companies located worldwide that are engaged in infrastructure and related operations.</p> <p><b>STRATEGY</b></p> <p>The Fund will invest primarily (meaning at least 80% of the Fund's Net Asset Value) in a concentrated portfolio of equity and equity related securities (common and preferred stock, American depository receipts and global depository receipts (collectively "Depository Receipts") and listed real estate investment trusts ("REITs")) of companies located worldwide that are engaged in infrastructure and related operations ("Infrastructure Companies").</p> <p>Investments in REITs will not exceed 20% of the Fund's Net Asset Value.</p> <p>The Fund will invest in both developed market and emerging market Infrastructure Companies, but the Fund will not invest more than 25% of its Net Asset Value in emerging market countries. These emerging market countries are likely to include, but are not limited to, China (exposure to China will be achieved through Hong Kong listed Chinese stocks and Depository Receipts), India (exposure to India will be achieved through Depository Receipts) and Mexico. The Fund will not invest in Russia. The Fund may also invest up to 10% of its Net Asset Value in aggregate in open-ended collective investment schemes including money market funds and open-ended exchange traded funds. The Fund may also hold ancillary liquid assets such as bank deposits.</p> <p>The majority of the Fund's assets will be allocated to investment in higher yielding Infrastructure Companies in order to provide income in the form of dividends to the Fund. In addition, a portion of the Fund's assets will be allocated to investments in lower yielding (e.g., stocks with lower dividend payments) Infrastructure Companies with strong growth prospects. Within these allocations, the Investment Manager may seek exposure to traditional infrastructure sectors such as energy, industrials, transportation and utilities as well as non-traditional infrastructure sectors such as telecoms, senior housing, health care, and real estate industries. At any given time, the Fund may have exposure to a portion or all of these sectors depending on the Investment Manager's view of each sector at the time. This view will be influenced by economic, political or regulatory occurrences affecting each sector.</p>

	<p>The Fund will measure its performance against the S&amp;P Global Infrastructure Index.</p> <p>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.</p>
<p><b>Key Risks of Offshore Product:</b></p>	<p><b><u>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.</u></b></p> <p><b>INVESTMENT RISK</b></p> <p>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.</p> <p><b>EQUITY MARKET RISK</b></p> <p>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.</p> <p><b>CURRENCY RISK</b></p> <p>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> <p><b>CONCENTRATION RISK</b></p> <p>The Fund’s investments are concentrated in Infrastructure Companies, which are companies engaged in infrastructure and related operations. A fall in the value of a single investment may have a significant impact on the value of the Fund because it typically invests in a limited number of investments.</p>

### **INFRASTRUCTURE COMPANIES RISK**

Securities of Infrastructure Companies may also be more susceptible to adverse economic, political or regulatory occurrences affecting their industries and may be subject to a variety of factors that could adversely affect their business or operations as a result of such occurrences, including additional costs, competition, environmental concerns, taxes, changes in end-user numbers and regulatory implications. These factors may adversely affect the value of the Fund.

### **HIGH DIVIDEND EQUITY RISK**

There is a risk that the value of the Fund's equity investments may decline or have a lower than average potential for price appreciation due to their high dividend nature. There is no guarantee that such investments will declare or pay out dividends. The high dividend policy of the underlying securities of the Fund may not have a direct relationship with the distribution policy of the distributing share classes of the Fund. There is also no guarantee of dividend or distribution payments by the Fund.

### **EMERGING MARKET RISK**

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.

### **DERIVATIVES RISK**

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 favourable market movements.

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.

### **COUNTERPARTY RISK**

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><b>RISK ASSOCIATED WITH DISTRIBUTION EFFECTIVELY OUT OF THE FUND'S CAPITAL</b></p> <p>Payment of dividends effectively out of capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investments. Any such distributions may result in an immediate reduction of the Net Asset Value per share.</p> <p>The distribution amount and Net Asset Value of the hedged share class may be adversely affected by differences in the interest rates of the reference currency of such hedged share class and the Fund's base currency, resulting in an increase in the amount of distribution that is effectively paid out of capital and hence a greater erosion of capital than other non-hedged share classes.</p>
<b>Fees of Offshore Product:</b>	<p>Management fee: 1.85% 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>
<b>Dividend Distribution Method:</b>	Cash Dividend
<b>Governing Law of Offshore Product:</b>	The laws of Ireland
<b>Offshore Product Offering Document:</b>	<p>BNY Mellon Global Infrastructure Income 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><b>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.</b></p> <p><b>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.</b></p>
<b>Suitable Customer of QDII Product investing in this Offshore Product):</b>	Suitable for the China resident and qualified non-China resident investor, whose risk profile is C4 or above.

<p><b>Selling restriction to retail investor in the European Economic Area (the “EEA”)</b></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"> <li>(i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); or</li> <li>(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</li> <li>(iii) not a qualified investor as defined in Directive 2003/71/EC (as amended, the "Prospectus Directive").</li> </ul> <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>
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**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.

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