

Offshore Product Information Sheet – Fidelity Pacific Fund (USD)

Important Note:

1. This DBS QDII Product - Overseas Fund Series – Fidelity Pacific Fund (“QDII Product”) is a high risk product. 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. The Bank does not make any representation or warranty as to its adequacy, accuracy or timeliness. Any inconsistency between the information in this information sheet and in the relevant Offshore Product Offering Document, the information in the relevant Offshore Product Offering Document shall prevail.

Product Code:	QDUTFL03RU (For purchase in RMB) QDUTFL03UU (For purchase in USD)
Offshore Product Name:	Fidelity Pacific Fund (“Fund”)
Basic Information of Offshore Product:	Fidelity Funds is an open-ended investment company established in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Bloomberg Ticker: FIDLPMI LX ISIN Code: LU0049112450
Product Risk Level:	P4
Denomination Currency of Offshore Product:	USD
Base Currency of Offshore Product:	USD
Type of Offshore Product:	Equity Fund
Issuer:	FIL Investment Management (Luxembourg) S.A.

Investment Manager:	FIL Fund Management Limited (Bermuda, internal delegation)
Custodian:	Brown Brothers Harriman (Luxembourg) S.C.A.
Objective and Investment Strategy of Offshore Product:	The Fund invests principally in an actively managed portfolio of equities in the Asia Pacific region. The Asia Pacific region comprises countries including, but not limited to, Japan, Australia, China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan and Thailand.
Key Risks of Offshore Product:	<p><u>This section is a summary of the key risks of the Offshore Product which is extracted from the Offshore Product Offering Document 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></p> <p>Investment Risk</p> <ul style="list-style-type: none"> ▪ The Fund is an investment fund. The Fund's investment portfolio may fall in value and therefore the investment in the Fund may suffer losses. There is no assurance that the strategy employed by the Fund will be successful and therefore the investment objectives of the Fund may not be achieved. <p>Equities</p> <ul style="list-style-type: none"> ▪ The value of stocks may fluctuate, sometimes dramatically, in response to the activities and results of individual companies or because of general market and economic conditions or other events. <p>Foreign Currency Risk</p> <ul style="list-style-type: none"> ▪ The Fund's total return and balance sheet can be significantly affected by foreign exchange rate movements where the Fund's assets and income are denominated in currencies other than the Base Currency of the Fund and this means that currency movements may significantly affect the value of the Fund's share price. <p>Emerging Markets</p> <ul style="list-style-type: none"> ▪ This Fund invests in emerging market securities in countries having a Pacific sea coast (e.g. South East Asia) and the price of these securities may be more volatile than those of securities in more developed markets. ▪ This volatility may stem from political and economic factors and be exacerbated by legal, trading liquidity, settlement, transfer of securities and currency factors. ▪ Although care is taken to understand and manage these risks, the Fund and accordingly the shareholders in the Fund will ultimately bear the risks associated with investing in these markets.

<p>Key Risks of Offshore Product:</p>	<p>Equity Linked Notes</p> <ul style="list-style-type: none"> Equity linked notes (ELNs) involve a counterparty structuring a note whose value is intended to move in line with the underlying security specified in the note. In the event that the counterparty (structurer of the note) defaults, the risk to the Fund is to that of the counterparty, irrespective of the value of the underlying security within the note. The liquidity of an ELN can be less than that for the underlying security, a regular bond or debt instrument and this may adversely affect either the ability to sell the position or the price at which such a sale is transacted. <p>Financial Derivative Instruments</p> <ul style="list-style-type: none"> Although the Fund will not make extensive use of financial derivative instruments for investment purposes or use complex derivative instruments or strategies to meet the investment objectives of the Fund, the use of financial derivative instruments may give rise to leverage, liquidity, counterparty and valuations risks at times. In adverse situations, the Fund's use of derivative instruments may become ineffective and the Fund may suffer significant losses.
<p>Fees of Offshore Product:</p>	<p>Management Fee: 1.5% 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>Cash Dividend</p>
<p>Governing Law of Offshore Product:</p>	<p>The laws of the Grand Duchy of Luxembourg</p>
<p>Offshore Product Offering Document:</p>	<p>Fidelity Fund Document, 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:

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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.

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