

## Offshore Product Information Sheet – Schroder International Selection Fund - European Sustainable Value Fund

**Important Note:**

1. This DBS QDII Product - Overseas Fund Series – Schroder International Selection Fund - European Sustainable Value 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.

Offshore Product Name	Product Code	Subscription Currency	Denomination Currency of Offshore Product	Bloomberg Ticker	ISIN Code
Schroder International Selection Fund - European Sustainable Value Fund (USD - Hedge)	QDUTSD03 RU	RMB	USD	SCHEU AH LX	LU098193278 2
	QDUTSD03 UU	USD			
Schroder International Selection Fund - European Sustainable Value Fund (RMB - Hedge)	QDUTSD03 RR	RMB	RMB	SCHEU AI LX	LU105682948 1
Schroder International Selection Fund - European Sustainable Value Fund (EUR)	QDUTSD03 RE	RMB	EUR	SCHEU EI LX	LU001205072 9
	QDUTSD03 EE	EUR			

<b>Offshore Product Name:</b>	Schroder International Selection Fund - European Sustainable Value Fund("Fund")
<b>Basic Information of Offshore Product:</b>	This is a sub-fund of Schroder International Selection Fund, a mutual fund domiciled in Luxembourg and its home regulator is Commission de Surveillance du Secteur Financier.
<b>Product Risk Level:</b>	P4
<b>Base Currency of Offshore Product:</b>	EUR
<b>Type of Offshore Product:</b>	Equity Fund
<b>Issuer:</b>	The management company of the Fund, i.e. Schroder Investment Management (Luxembourg) S.A.
<b>Investment Manager:</b>	Schroder Investment Management Limited, located in the United Kingdom, internal delegation
<b>Custodian:</b>	J.P. Morgan Bank Luxembourg S.A.
<b>Objective and Investment Strategy of Offshore Product:</b>	The Fund aims to provide income and capital growth in excess of the MSCI Europe (Net TR) index after fees have been deducted over a three to five year period by investing in equity and equity related securities of European companies which meet the Investment Manager's sustainability criteria.

<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 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></b></p> <p><b>Capital risk / distribution policy</b></p> <ul style="list-style-type: none"> <li>Fixed distributions may be paid out of capital if investment income is less than the fixed distribution amount.</li> </ul> <p><b>Counterparty risk / derivatives</b></p> <ul style="list-style-type: none"> <li>If a counterparty to a financial derivative contract were to default, the unrealised profit on the contract and its market exposure may be lost.</li> </ul> <p><b>Currency risk / hedged share class</b></p> <ul style="list-style-type: none"> <li>Changes in exchange rates will affect the returns on the investment. The aim of this US dollar hedged share class is to provide the investor with the performance returns of the Fund's investments by reducing the effects of exchange rate fluctuations between US dollar and the Fund's Base Currency euro.</li> </ul> <p><b>Operational risk / third parties</b></p> <ul style="list-style-type: none"> <li>The Fund's operations depend on third parties and it may suffer disruption or loss in the event of their failure.</li> </ul>
<p><b>Fees of Offshore Product:</b></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><b>Dividend Distribution Method:</b></p>	<p>Cash Dividend</p>
<p><b>Governing Law of Offshore Product:</b></p>	<p>The laws of the Grand Duchy of Luxembourg</p>

<p><b>Offshore Product Offering Document:</b></p>	<p>Schroder International Selection Fund Hong Kong Covering 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><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>
<p><b>Suitable Customer of QDII Product investing in this Offshore Product):</b></p>	<p>Suitable for the China resident and qualified non-China resident investor, whose risk profile is C4 or above.</p>
<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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**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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