建银国际资产管理有限公司
CCB International Asset Management Limited

PRODUCT KEY FACTS

CCB International Investment Fund Series
CCBI USD Money Market Fund
24 June 2026

- ***This statement provides you with key information about CCBI USD Money Market Fund (the "Sub-Fund").***
- ***This statement is a part of the offering document and must be read in conjunction with the Explanatory Memorandum of CCB International Investment Fund Series.***
- ***You should not invest in this product based on this statement alone.***

Quick Facts

Manager:	CCB International Asset Management Limited
Trustee:	CCB (Asia) Trustee Company Limited
Ongoing charges over a year:	Class A (accumulation) (USD): 0.46%* Class A (accumulation) (HKD): 0.46%* Class A (accumulation) (RMB): 0.46%* Class I (accumulation) (USD): 0.21%* Class I (accumulation) (HKD): 0.21%* Class I (accumulation) (RMB): 0.21%* Class K (accumulation) (USD): 0.16%* Class K (accumulation) (HKD): 0.16%* Class K (accumulation) (RMB): 0.16%* Class N (accumulation) (USD): 0.71%* Class N (accumulation) (HKD): 0.71%* Class N (accumulation) (RMB): 0.71%* Class E (accumulation) (USD): 0.11%* Class E (accumulation) (HKD): 0.11%* Class E (accumulation) (RMB): 0.11%*
Dealing frequency:	Daily
Base currency:	USD
Dividend policy:	**Accumulation Class(es):** No distribution to unitholders.
Financial year end of this fund:	31 December
Minimum investment:	Class A (USD): USD 0.1 initial, USD 0.1 additional Class A (HKD): HKD 1 initial, HKD 1 additional Class A (RMB): RMB 1 initial, RMB 1 additional Class I (USD): USD 100,000 initial, USD 0.1 additional Class I (HKD): HKD 100,000 initial, HKD 1 additional Class I (RMB): RMB 100,000 initial, RMB 1 additional Class K (USD): USD 1 initial, USD 1 additional Class K (HKD): HKD 1initial, HKD 1 additional Class K (RMB): RMB 1 initial, RMB 1additional Class N (USD): USD 0.1 initial, USD 0.1 additional Class N (HKD): HKD 1 initial, HKD 1 additional Class N (RMB): RMB 1 initial, RMB 1 additional Class E (USD): USD 1 initial, USD 1 additional Class E (HKD): HKD 1 initial, HKD 1 additional Class E (RMB): RMB 1 initial, RMB 1 additional

* The ongoing charges figure is based on the ongoing expenses of the respective class for the year ended 31 December 2025. It represents the sum of the ongoing expenses and amortised portion of the set-up costs chargeable to the respective class of the Sub-Fund over a 12-month period expressed as a percentage of the average net asset value ("**NAV**") of the respective class of the Sub-Fund over the same period. This figure may vary from year to year.

What is this product?

CCBI USD Money Market Fund is a sub-fund of CCB International Investment Fund Series, which is a unit trust established as an umbrella fund under the laws of Hong Kong.

The purchase of a unit in the Sub-Fund is not the same as placing funds on deposit with a bank or deposit taking company. The Sub-Fund does not guarantee principal and the Manager has no obligation to redeem the units at the offer value. The Sub-Fund does not have a constant NAV. The Sub-Fund is not subject to the supervision of the Hong Kong Monetary Authority.

Investment Objective and Policy

Investment Objective

The Sub-Fund's sole objective is to invest in short-term deposits and high quality money market investments. The Sub-Fund seeks to achieve a return in USD in line with prevailing money market rates. There can be no assurance that the Sub-Fund will achieve its investment objective.

Investment Policy

Indicative asset allocation

The indicative asset allocation of the Sub-Fund is as follows:

70% - 100% of the NAV of the Sub-Fund	USD-denominated and settled short-term deposits and high quality money market instruments
0% - 30% of the NAV of the Sub-Fund	Non USD-denominated and settled short-term deposits and high quality money market instruments

Investment portfolio

The Sub-Fund seeks to achieve its investment objective by investing primarily (i.e. not less than 70% of its NAV) in USD-denominated and settled short-term deposits and high quality money market instruments issued by governments, quasi-governments, international organisations, financial institutions, etc.

The Sub-Fund may invest up to 30% of its NAV in non USD-denominated deposits and high quality money market instruments. The Manager may hedge non USD-denominated investments to USD in order to manage any material currency risk.

High quality money market instruments include short-term and high quality debt securities (including but are not limited to government bonds, fixed and floating rate bonds), commercial papers, certificates of deposits, commercial bills, short-term bills, government bills and bank acceptances. However, the Sub-Fund will not invest in instruments denominated in RMB.

In assessing whether an instrument is of high quality, at a minimum, the credit quality and the liquidity profile of the instrument must be taken into account.

The Manager will consider the following in selecting short-term and high quality debt securities:

- Credit rating: the Sub-Fund will only invest in debt securities that are, or in the case where the debt security itself is unrated, whose issuers or guarantors are, investment grade. If neither the issuer nor the guarantor is rated, the Manager will consider the credit rating of the banking group to which the issuer

belongs. "**Investment grade**" means the debt security, the issuer or the guarantor of which, or the banking group to which the issuer belongs, has a short-term credit rating of A-3 or higher by Standard & Poor's or F3 or higher by Fitch Ratings or P-3 or higher by Moody's, or a long-term credit rating of BBB- or higher by Standard & Poor's or Fitch Ratings or Baa3 or higher by Moody's, or equivalent rating as rated by one of the international credit rating agencies. While the Sub-Fund does not intend to invest in debt securities of longer term, long-term credit ratings will be considered in assessing the credit quality of the debt securities which have been rated long-term credit ratings but with short remaining term to maturity at the time of purchase by the Sub-Fund. In assessing the credit quality of debt securities, if the relevant debt security does not itself have a credit rating, then reference will be made to the credit rating of the issuer or guarantor of such debt security. The Manager will consider the credit rating of the banking group to which the issuer belongs if the issuer or guarantor is not rated. If the debt security, issuer, guarantor or banking group to which the issuer belongs is not rated, it will be classified as unrated.

- Weight average maturity and weighted average life: out of investments that fulfil the criteria on credit rating, the Sub-Fund will maintain a portfolio with weighted average maturity not exceeding 60 days and a weighted average life not exceeding 120 days and will not purchase an instrument/security with a remaining maturity of more than 397 days, or two years in the case of government and other public securities.

- Liquidity: investments that satisfy the above requirements will be assessed based on liquidity. The Manager may assess the liquidity of the investments based on, amongst others, time to cash, external liquidity classification, liquidation horizon, daily trading volume, price volatility and bid-ask of spread of such instruments/securities. Only instruments with sufficient liquidity will be included in the portfolio of the Sub-Fund.

The Sub-Fund may invest not more than 15% of its NAV in asset backed securities that are rated investment grade. The Sub-Fund may also invest not more than 10% of its NAV in money market funds that are authorised in Hong Kong by the SFC under Chapter 8.2 of the Code on Unit Trusts and Mutual Funds or regulated in other jurisdictions in a manner generally comparable with the requirements of the SFC and acceptable to the SFC.

Geographical allocation

There is no specific geographical allocation of the country/region of issue of the high quality money market instruments or deposits. Countries or regions in which the Sub-Fund may invest in include Mainland China, Hong Kong, Macau, Taiwan, Singapore, the European Union and the United States.

For the Mainland China investments, it is not intended that the Sub-Fund will invest in onshore instruments issued in Mainland China. However, the Sub-Fund may invest up to 100% of its NAV in offshore instruments issued by companies with their principal place of business or key assets located in Mainland China or which derive a substantial part of their revenue from Mainland China.

Save as aforesaid, the Sub-Fund may only invest less than 30% of its NAV in instruments issued in other emerging markets or issued by companies with their principal place of business or key assets located in emerging markets or which derive a substantial part of their revenue from emerging markets.

Diversification of instruments and deposits

Subject to the above, the aggregate value of the Sub-Fund's holding of instruments and deposits issued by a single entity will not exceed 10% of the total NAV of the Sub-Fund except:

(i) where the entity is a substantial financial institution and the total amount does not exceed 10% of the entity's share capital and non-distributable capital reserves, the limit may be increased to 25%;
(ii) in the case of government and other public securities, up to 30% may be invested in the same issue; or
(iii) in respect of any deposit of less than USD1,000,000, where the Sub-Fund cannot otherwise diversify as a result of its size.

The Sub-Fund will not invest in convertible bonds, instruments with loss-absorptions features or urban investment bonds (i.e. debt instruments issued by local government financing vehicles).

The Manager may, on behalf of a Sub-Fund, enter into sale and repurchase transactions on the OTC markets for up to 10% of the NAV of the Sub-Fund but only on a temporary basis to meet redemption requests and/or defray operating expenses.

The Manager currently does not intend to enter into any securities lending and reverse repurchase transactions in respect of the Sub-Fund.

The Sub-Fund will use financial derivative instruments or similar OTC transactions (including interest rate swaps and currency swaps) for hedging purposes only.

Use of derivatives / investment in derivatives

The Sub-Fund's net derivative exposure may be up to 50% of its NAV.

What are the key risks?

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.

General investment risk

- The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

Risks relating to debt securities

- *Short-term debt securities risk*: As the Sub-Fund invests significantly in short-term debt securities with short maturities, it means the turnover rates of the Sub-Fund's investments may be relatively high and the transaction costs incurred as a result of the purchase or sale of short-term debt securities may also increase which in turn may have a negative impact on the NAV of the Sub-Fund.
- *Credit / counterparty risk*: The Sub-Fund is exposed to the credit/default risk of issuers of the debt securities that the Sub-Fund may invest in.
- *Interest rate risk*: Investment in the Sub-Fund is subject to interest rate risk. In general, the prices of debt securities rise when interest rates fall, whilst their prices fall when interest rates rise.
- *Sovereign debt risk*: The Sub-Fund's investment in debt securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
- *Volatility and liquidity risk*: The debt securities in emerging markets may be subject to higher volatility and lower liquidity compared to more developed markets. The prices of securities traded in such markets may be subject to fluctuations.
- *Downgrading risk*: The credit rating of a debt instrument or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Manager may or may not be able to dispose of the debt instruments that are being downgraded.
- *Valuation risk*: Valuation of the Sub-Fund's investments may involve uncertainties and judgmental determinations. If such valuation turns out to be incorrect, this may affect the NAV calculation of the Sub-Fund.
- *Credit rating risk*: Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times.

Risks associated with bank deposits

- Bank deposits are subject to the credit risks of the relevant financial institutions. The Sub-Fund's deposit may not be protected by any deposit protection schemes, or the value of the protection under the deposit protection schemes may not cover the full amount deposited by the Sub-Fund. Therefore, if the relevant financial institution defaults, the Sub-Fund may suffer losses as a result.

Concentration risk

- The Sub-Fund will invest primarily in USD-denominated instruments. The Sub-Fund is therefore likely to be more volatile than a broad-based fund that adopts a more diversified strategy. The value of the Sub-Fund may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory event affecting the USD money market.

Mainland China market risk

- The Sub-Fund may invest in offshore instruments issued by companies with their principal place of business or key assets located in Mainland China or which derive a substantial part of their revenue from Mainland China. The value of the Sub-Fund may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory event affecting the Mainland China market. The Mainland China market may also involve increased risks and special considerations not typically associated with investment in more developed markets, such as currency risks/control, settlement risk, custody risk and likelihood of a high degree of volatility.

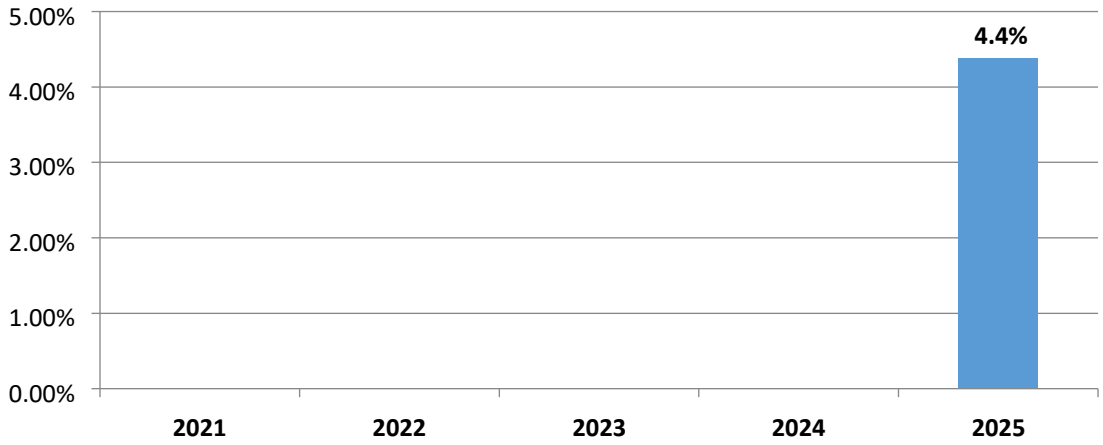
Currency and foreign exchange risk

- Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The NAV of the Sub-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.

Hedging risk

- The Manager is permitted, but not obliged, to use hedging techniques such as using futures, options and/or forward contracts to attempt to offset market and currency risks. There is no guarantee that hedging techniques will fully and effectively achieve their desired result. The success of hedging much depends on the Manager's expertise and hedging may become inefficient or ineffective. This may have adverse impact on the Sub-Fund and its investors.

How has the Sub-Fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class I (accumulation) (USD) increased or decreased in value during the calendar year being shown. Performance data has been calculated in USD including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- The Manager views Class I (accumulation) (USD), being the unit class denominated in the Sub-Fund's base currency and having the longest track record, as the most appropriate representative unit class.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Launch date of the Sub-Fund & Class I (accumulation) (USD): June 2024

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in the units of the Sub-Fund.

Fee	What you pay
Subscription Charge (% of subscription amount)	Class A: Up to 1% Class I: Up to 1% Class K: Up to 1% Class N: Up to 1% Class E: Up to 1%
Switching fee	Class A: Nil Class I: Nil Class K: Nil Class N: Nil Class E: Nil
Redemption Charge	Class A: Nil Class I: Nil Class K: Nil Class N: Nil Class E: Nil

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the NAV of the relevant class of the Sub-Fund)
Management fee[#]	Class A: 0.35% Class I: 0.10% Class K: 0.05% Class N: 0.60% Class E: 0.00%
Trustee fee[#]	Class A: 0.05% Class I: 0.05% Class K: 0.05% Class N: 0.05% Class E: 0.05%
Performance fee	N/A

[#] The fee may be increased up to the permitted maximum level as disclosed in the Explanatory Memorandum by giving no less than one month's prior notice. Please refer to the Explanatory Memorandum for the permitted maximum level.

Other fees

You may have to pay other fees and charges when dealing in the units of the Sub-Fund.

Additional Information

- You generally buy and redeem units at the Sub-Fund's next-determined NAV after the processing agent or the authorised distributors receives your request in good order on or before 12:00 p.m. (Hong Kong time) being the dealing cut-off time. The authorised distributors may impose different dealing deadlines for receiving requests from investors. Investors should confirm the arrangements with the authorised distributor(s) concerned.
- The NAV of this Sub-Fund is calculated and the price of units are published on each Business Day (as defined in the Explanatory Memorandum of the Trust and the Sub-Fund). They are available online at http://www.ccbintl.com/. This website has not been reviewed by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.