PRODUCT KEY FACTS

ChinaAMC Digital OFC - ChinaAMC USD Digital Money Market Fund (Listed Class) (the "Sub-Fund")

October 2026

华夏基金(香港)有限公司
CHINA ASSET MANAGEMENT (HONG KONG) LIMITED

- ***This is an active exchange traded fund.***
- ***This statement provides you with key information about this product.***
- ***This statement is a part of the offering document and must be read in conjunction with the Prospectus of ChinaAMC Digital OFC ("Prospectus").***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Stock code:	3472 – HKD Counter 9472 – USD Counter
Trading lot size:	1 share
Fund Manager:	China Asset Management (Hong Kong) Limited (the "**Manager**")
Custodian:	Standard Chartered Trustee (Hong Kong) Limited
Base currency:	USD
Trading currencies:	HK dollars – HKD Counter US dollars – USD Counter
Financial year end of the Sub-Fund:	31 December
Dealing frequency:	Daily
Distribution policy:	No dividends will be declared or distributed. All interest and other income earned on the investment will be accumulated and re-invested into the Sub-Fund on behalf of shareholders of the classes of accumulating shares.
Ongoing charges over a year:	0.65%^ ^ As the Listed Class of Shares of the Sub-Fund is newly launched, the estimated ongoing charges figure is based on annualized expenses for the year ended 31 December 2025. This figure may vary from year to year. It represents the sum of the ongoing expenses chargeable to the relevant Class expressed as a percentage of the average net asset value of such Class, with any fee rebates by the Manager to the Sub-Fund have been taken into account in the calculation to maintain the ongoing charges figure at the disclosed level.

Website:	https://www.chinaamc.com.hk/ (This website has not been reviewed by the SFC)

What is this product?

- ChinaAMC USD Digital Money Market Fund (the "**Sub-Fund**") is a sub-fund of ChinaAMC Digital OFC (the "**Company**"), which is a public umbrella open-ended fund company ("**OFC**") established under Hong Kong law with variable capital with limited liability and segregated liability between sub-funds.
- **The Sub-Fund offers both listed class of shares (the "Listed Class of Shares") and tokenized classes of shares ("Tokenized Classes of Shares"). One Tokenized Class of Shares is available for both primary dealing and secondary trading ("Tokenized Class of Shares (Primary and Secondary)") whereas others are not available for secondary trading ("Tokenized Classes of Shares (Primary only)").**
- **This statement contains information about the offering of the Listed Class of Shares, and unless otherwise specified references to "shares" in this statement shall refer to the Listed Class of Shares. Please refer to separate statements for the offering of Tokenized Class of Shares (Primary and Secondary) and Tokenized Classes of Shares (Primary only).**
- **The Listed Class of Shares of the Sub-Fund are listed on The Stock Exchange of Hong Kong Limited (the "SEHK") and are traded on the SEHK like listed stocks.**
- **The purchase of a share 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 repayment of principal and the Manager has no obligation to redeem shares at the offer value. The Sub-Fund is not subject to the supervision of the Hong Kong Monetary Authority. The Sub-Fund does not have a constant net asset value.**

Investment Objective

The Sub-Fund's objective is to invest in short-term deposits and high quality money market instruments to achieve long-term return in US Dollars in line with prevailing money market rates, with primary considerations of both capital security and liquidity. There can be no assurance that the Sub-Fund will achieve its investment objective.

Investment Strategy

Primary Investment – Short-term Deposits and High Quality Money Market Instruments

The Sub-Fund seeks to achieve its objective by investing not less than 70% of its net asset value in USD-denominated and settled short-term deposits, high quality money market instruments of varying maturities issued by governments, quasi-governments, international organizations, and financial institutions globally and such other securities as permitted by the SFC's Code on Unit Trusts and Mutual Funds (the "**Code**").

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 with a remaining maturity of more than 397 days, or two years in the case of Government and other Public Securities (as defined in the Prospectus).

The short-term deposits and high quality money market instruments that the Sub-Fund invests in may include but are not limited to fixed income and debt securities, government bills, certificates of deposit, commercial papers, fixed and floating rate short-term notes and bankers' acceptances. In assessing whether a money market instrument is of high quality, at a minimum, the credit quality and the liquidity profile of the money market instruments must be considered.

The Manager will assess credit risks of instruments based on quantitative and qualitative fundamentals, including without limitation the issuer's credit indicators in leverage and coverage, profitability, cash flow and liquidity, firm's competitive position and shareholding structure. The Manager may also consider the issuer's external financial support in such credit risk assessment.

The Manager will assess the liquidity profile of instruments based on, amongst other factors, time to cash, external liquidity classification, liquidation horizon, daily trading volume, price volatility and bid-ask spread of such instruments. Only instruments with sufficient liquidity will be included in the portfolio of the Sub-Fund.

The aggregate value of the Sub-Fund's holding of instruments and deposits issued by a single entity will not exceed 10% of its total net asset value 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%; or (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 does not intend to invest more than 30% of its net asset value in any single country or region (including emerging markets in aggregate), other than Greater China (comprising Mainland China, Hong Kong, Macau and Taiwan) and the United States. The Sub-Fund may invest in aggregate up to 100% of its net asset value in Greater China, subject to the limitation set out in the sub-section headed "Mainland China Exposure" below.

Credit Rating

The Sub-Fund will only invest in high quality short-term or short-term remaining maturity fixed income and debt securities (including money market instruments) rated investment grade or above or fixed income and debt instruments with issuers/guarantors of investment grade rating or above if the instrument itself does not have a credit rating. For split credit ratings between different credit rating agencies, the highest credit rating shall apply.

- Short-term fixed income and debt securities are considered investment grade if their credit ratings or the credit ratings of their issuers/guarantors are rated A-3 or higher by Standard & Poor's, or F3 or higher by Fitch, or P-3 or higher by Moody's, or equivalent rating as rated by one of the international credit rating agencies, or A-1 or higher by China Chengxin International Credit Rating Co., Ltd or China Lianhe Credit Rating Co., Ltd or equivalent ratings by one of the local rating agencies recognized by the relevant authorities in Mainland China.
- While the Sub-Fund does not intend to invest in fixed income and debt securities with a long term to maturity remaining at the time of investment, the long-term credit ratings will be considered where the Sub-Fund invests in fixed income and debt securities which have been rated long-term credit ratings, but have a shorter term to maturity remaining (subject to the requirements on remaining maturity, weighted average maturity and weighted average life of the portfolio of the Sub-Fund as set out above). For such securities, investment grade means Baa3 or BBB- or higher by Standard & Poor's, Fitch, Moody's or another recognized credit rating agency, or AA+ or higher by China Chengxin International Credit Rating Co., Ltd or China Lianhe Credit Rating Co., Ltd or equivalent ratings by one of the local rating agencies recognized by the relevant authorities in Mainland China, for the security or its issuer/guarantor.

Accordingly, the Sub-Fund will not invest in securities issued by or guaranteed by any single sovereign issuer that has a credit rating below investment grade or is unrated. For the purpose of the Sub-Fund, an

"unrated fixed income/debt instrument" is defined as an instrument which neither the instrument itself, its issuer nor its guarantor has a credit rating.

In any event, the Sub-Fund will not invest in unrated or low-investment grade fixed income, debt securities (including money market instruments) and any other ancillary investments.

Mainland China Exposure

The Sub-Fund's investment in high quality short-term or short-term remaining maturity fixed income and debt securities (including money market instruments) issued in the Mainland China market, such as government bills, certificates of deposit, commercial papers, fixed and floating rate short-term notes, short-term deposits and bankers' acceptances, will not exceed 30% of its net asset value. The Sub-Fund may invest in the foregoing securities via the Manager's QFI quota, the PRC interbank bond markets under CIBM Direct Access, Bond Connect and/or other means as may be permitted by the relevant regulations.

It is not intended that the Sub-Fund will invest in "Dim Sum" bonds, i.e. bonds issued outside of Mainland China but denominated in RMB.

Ancillary Investment

Other Money Market Instruments and Money Market Funds

The Sub-Fund may invest up to 30% of its net asset value in short-term deposits and high quality money market instruments denominated in currency(ies) other than USD.

The Sub-Fund may also invest up to 10% of its net asset value in money market funds which are authorized by the SFC or regulated in a manner generally comparable with the requirements of the SFC and acceptable to the SFC. Such money market funds may be managed by third parties or the Manager or its connected parties.

Other Investments

The Sub-Fund may also invest up to 10% of its net asset value in tokenized versions of the securities, deposits and money market instruments set out in the investment strategy herein.

It is not intended that the Sub-Fund will invest in debt instruments with loss absorption features or asset-backed securities.

The Sub-Fund may borrow up to 10% of its net asset value but only on a temporary basis for the purpose of meeting redemption requests or defraying operating expenses.

The Sub-Fund may invest in financial derivative instruments for hedging purposes only, to the extent permitted by the Code. The Manager currently does not intend to enter into securities lending, sale and repurchase transactions or reverse repurchase transactions. The approval of the SFC will be sought and at least one month's prior notice will be given to shareholders should there be a change in such intention.

Use of Derivatives / Investment in Derivatives

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

What are the key risks?

Investment involves risks. For further information on risk, refer to the Sub-Fund's Prospectus.

1. Investment risk

- The Sub-Fund is an investment fund and not a bank deposit. The Sub-Fund may fall in value due to any of the key risk factors below and therefore investors may suffer losses. There is no guarantee of repayment of capital.

2. Active investment management risk

- The Manager employs an actively managed investment strategy for the Sub-Fund. The Sub-Fund does not seek to track any index or benchmark, and there is no replication or representative sampling conducted by the Manager. It may fail to meet its objective as a result of the Manager's selection of investments, and/or the implementation of processes which may cause the Sub-Fund to underperform as compared to prevailing money market rates or other money market funds with a similar objective.

3. Fixed income and debt securities (including money market instruments) risk

- ***Short-term fixed income and debt securities risk*** – The Sub-Fund will invest mainly in fixed income and debt securities which are short-term or with short-term remaining 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 such securities may increase which in turn may have a negative impact on the net asset value of the Sub-Fund. Furthermore, the Sub-Fund's underlying fixed income and debt securities may become more illiquid when nearing maturity, and it may therefore be more difficult to achieve fair valuation in the market.
- ***Volatility and liquidity risk*** - The Sub-Fund may invest in fixed income and debt securities which are not listed or actively traded, and as a consequence tend to be less liquid and more volatile. The Sub-Fund's investments may also be concentrated in the Greater China market which may be subject to higher volatility and lower liquidity. The prices of fixed income and debt securities traded in such markets may be subject to fluctuations. The bid and offer spreads of the price of such securities may be large, or such securities may be sold at discount to its face value, and hence, the Sub-Fund may incur significant trading and realisation costs and losses may be suffered.
- ***Credit risk*** - The Sub-Fund is exposed to the credit/insolvency risk of issuers/guarantors of the fixed income and debt securities that the Sub-Fund may invest in.
- ***Interest rate risk*** - Investment in the Sub-Fund is subject to interest rate risk. Generally, the prices of fixed income and debt securities rise when interest rates fall, whilst their prices fall when interest rates rise.
- ***Credit rating risk*** - Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the fixed income and debt securities and/or the issuers/guarantors at all times.
- ***Valuation risk*** - Valuation of the Sub-Fund's investments may involve uncertainties and judgmental determinations, and independent pricing information may not at all times be available. If such valuations turn out to be incorrect, this may affect the calculation of the net asset value of the Sub-Fund.
- ***Downgrade risk*** - The credit rating of issuers/guarantors or fixed income and debt securities may subsequently be downgraded. In the event of downgrading in the credit ratings of such securities or issuers/guarantors relating to such securities, the Sub-Fund's investment value in the securities may be adversely affected. The Manager may or may not be able to dispose of the fixed income and debt securities that are being downgraded.
- ***Sovereign debt risk*** - Investment in sovereign debt obligations issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers/guarantors 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/guarantors.

- ***Credit rating agency risk*** - The credit appraisal system in Mainland China and the rating methodologies employed in Mainland China may be different from those employed in other markets. Credit ratings given by the local rating agencies recognized by the relevant authorities in Mainland China may therefore not be directly comparable with those given by other international rating agencies.

4. Risks associated with bank deposits

- Bank deposits are subject to the credit risks of the relevant financial institutions. The Sub-Fund may also place deposits in non-resident accounts (NRA) and offshore accounts (OSA), which are offshore deposits with offshore branches of Mainland Chinese banks. As such deposits may not be protected or fully protected under any deposit protection schemes, a default by the relevant financial institution which offers such deposits may result in losses to the Sub-Fund.

5. Concentration risk

- The Sub-Fund will invest primarily in USD-denominated instruments. The Sub-Fund's investments may be concentrated in the Greater China market and the United States. The value of the Sub-Fund may be more susceptible to adverse political, tax, economic, foreign exchange, liquidity, policy, legal and regulatory risk affecting the markets in which the Sub-Fund invests. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments.

6. Foreign currency risk

- The Sub-Fund's investments may be denominated and a class of shares may be designated in currencies other than the base currency of the Sub-Fund. The net asset value 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.

7. Risks associated with investment in financial derivative instruments and hedging

- The Sub-Fund may acquire financial derivative instruments for hedging and in adverse situations, such hedging may become ineffective and the Sub-Fund may suffer significant losses. The price of a derivative instrument can be very volatile which may result in losses in excess of the amount invested by the Sub-Fund. A financial derivative instrument is subject to the risk that the counterparty of the instrument will not fulfil its obligations to the Sub-Fund, and this may result in losses to the Sub-Fund.

8. Differences in dealing arrangements between Listed Class of Shares, Tokenized Class of Shares (Primary and Secondary) and Tokenized Classes of Shares (Primary only)

- Investors of Listed Class of Shares, Tokenized Class of Shares (Primary and Secondary) and Tokenized Classes of Shares (Primary only) are subject to different pricing and dealing arrangements. The net asset value per share of each of these Classes of Shares may be different due to different fees and costs applicable to each class. The trading hours for the secondary market on the SEHK applicable to the Listed Class of Shares, the trading hours for the secondary market on the Token Trading Platform(s) applicable to Tokenized Class of Shares (Primary and Secondary), and the dealing deadlines (on the primary market) in respect of the Listed Class of Shares or the Tokenized Classes of Shares are also different.
- Shares of the Listed Class of Shares are traded in the secondary market on the stock exchange on an intraday basis at the prevailing market price (which may diverge from the corresponding net asset value per share), while Shares of the Tokenized Classes of Shares (Primary only) on the primary market are sold through intermediaries based on the dealing day-end net asset value

per share and are dealt at a single valuation point with no access to intraday liquidity in an open market. Tokenized Class of Shares (Primary and Secondary), on the other hand, may, at the investor's discretion, be traded in the secondary market on the Token Trading Platform(s) on an intraday basis at the prevailing market price or sold through intermediaries based on the dealing day-end net asset value per share. Depending on market conditions, investors who deal Tokenized Class of Shares (Primary and Secondary) or Tokenized Classes of Shares (Primary only) on the primary market may be at an advantage or disadvantage compared to investors of the Listed Class of Shares and Tokenized Class of Shares (Primary and Secondary) who trade on the respective secondary markets.

- In a stressed market scenario, investors of the Tokenized Class of Shares (Primary and Secondary) and Tokenized Classes of Shares (Primary only) could redeem their shares at net asset value per share (on the primary market) while investors of the Listed Class of Shares in the secondary market could only sell their shares at the prevailing market price (which may diverge from the corresponding net asset value per share) and may have to exit the Sub-Fund at a significant discount. On the other hand, investors of the Listed Class of Shares and Tokenized Class of Shares (Primary and Secondary) could sell their Shares in the respective secondary markets during the day thereby crystallising their positions while investors of Tokenized Classes of Shares (Primary only) could not do so in a timely manner until the end of the day.

9. Dual counter trading risks

- The market price of shares traded in each counter may deviate significantly. As such, investors may pay more or receive less when buying or selling shares traded on one counter on the SEHK than in respect of shares traded in another counter and vice versa.

10. Trading risk

- The trading price of the shares on the SEHK is driven by market factors such as the demand and supply of the Shares. Therefore, the Shares may trade at a substantial premium or discount to the net asset value and may deviate significantly from the net asset value per share.
- Under extreme market conditions, the trading price of the shares may fall to a very low nominal level. In such circumstances, the bid-ask spreads of the shares may widen significantly, trading liquidity may deteriorate, and market makers may face practical difficulties or be unable to fulfil their market making obligations. The trading price of the shares may reach the price floor of 0.01 (of any available currency unit). When this occurs, the secondary market trading price of the shares may not be able to fully reflect movements in the net asset value per share or indicative net asset value per share, and the shares may trade at prices that deviate materially from the net asset value. Investors should exercise caution when trading the shares in the secondary market and should consider the latest available net asset value, indicative net asset value, trading price, bid-ask spread and liquidity of the shares before making any investment decision.
- As investors will pay certain charges (e.g. trading fees and brokerage fees) to buy or sell shares on the SEHK, investors may pay more than the net asset value per share when buying shares on the SEHK, and may receive less than the net asset value per share when selling shares on the SEHK.

11. Trading differences risks

- As the markets on which the Sub-Fund invests may be open when shares in the Sub-Fund are not priced, the value of the securities in the Sub-Fund's portfolio may change on days when investors will not be able to purchase or sell the Sub-Fund's shares. Differences in trading hours between the markets in which the Sub-Fund invests and the SEHK may also increase the level of premium or discount of the share price to its net asset value.

12. Reliance on market maker risks

- Although the Manager will use its best endeavours to put in place arrangements so that at least one market maker will maintain a market for the shares traded in each counter and that at least one market maker to each counter gives not less than 3 months' notice prior to terminating market making under the relevant market maker agreement, liquidity in the market for the shares may be adversely affected if there is no or only one market maker for the shares in any available counter. There is also no guarantee that any market making activity will be effective.

How has the Sub-Fund performed?

As the Listed Class of Shares of the Sub-Fund is newly established, there is insufficient data to provide a useful indication of past performance to investors.

Is there any guarantee?

The Sub-Fund makes no guarantee of investment return or avoidance of loss. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges incurred when trading the Sub-Fund on SEHK

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

Fee	What you pay
Brokerage fee	At each broker's discretion
Transaction levy	0.0027% of the trading price of the shares [1]
Accounting and Financial Reporting Council ("AFRC") transaction levy	0.00015% of the trading price of the shares [2]
SEHK Trading fee	0.00565% of the trading price of the shares [3]
Stamp duty	Nil

[1] Transaction levy of 0.0027% of the trading price of the shares, payable by each of the buyer and the seller.
[2] AFRC transaction levy of 0.00015% of the trading price of the shares, payable by each of the buyer and the seller.
[3] Trading fee of 0.00565% of the trading price of the shares, payable by each of the buyer and the seller.

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 % p.a. of the NAV of the Listed Class of Shares)
Management fee*#:	0.15% per annum
Custodian fee (including fund administration fees and transfer agency fees)*:	Up to 0.10% per annum (current level up to 0.0625% per annum) of the Sub-Fund's value attributable to the Listed Class of Shares, subject to a minimum monthly fee of USD4,200

Performance fee: Not applicable

* You should note that the management fee and custodian fee might be increased up to the specified permitted maximum level by providing not less than one month's prior notice to shareholders (except in the case where such increase only affects the Listed Class of Shares, one week's prior notice to shareholders of the Listed Class of Shares).

Where the Sub-Fund invests in funds which are managed by the Manager or its connected persons (the "underlying funds"), the Manager will procure that the underlying fund(s) will not charge any management fee in order to ensure no double-charging of management fees.

Other fees

You may have to pay other fees when dealing in the shares of the Sub-Fund. Please refer to the Prospectus for further details.

Additional Information

You can find the following information relating to the Sub-Fund (in English and in Chinese) at the following website https://www.chinaamc.com.hk/ (which has not been reviewed by the SFC):

- the Prospectus and this Product Key Facts Statement (as amended and supplemented from time to time);
- the latest annual and semi-annual unaudited financial reports in English;
- any public announcements made by the Sub-Fund, including information in relation to the Sub-Fund, notices of suspension of the issue and redemption of shares, suspension of the calculation of the net asset value, changes in fees and suspension and resumption of trading in shares;
- any notices relating to material changes to the Sub-Fund which may have an impact on its investors such as material alterations or additions to the offering documents and constitutive documents of the Sub-Fund;
- the last net asset value in the Sub-Fund's base currency (USD) and the last net asset value per share in its trading currencies (HKD, USD);
- the near real time indicative net asset value per share in its trading currencies (HKD, USD) (updated every 15 seconds during SEHK trading hours);
- latest list of Participating Dealers and Market Makers;
- full portfolio information of the Sub-Fund (updated on a daily basis).

The near real-time indicative net asset value per Share in HKD is indicative and for reference purposes only. This is updated during SEHK trading hours and is calculated using the indicative net asset value per Share in USD multiplied by a real-time HKD:USD foreign exchange rate provided by ICE Data Indices. The near real-time indicative net asset value per Share in HKD is updated every 15 seconds throughout the SEHK trading hours.

The last net asset value per Share in HKD is indicative and for reference only and is calculated using the official last net asset value per Share in USD multiplied by an assumed foreign exchange rate (i.e. not a real time exchange rate) being the exchange rate quoted by Bloomberg for USD at 11:00 a.m. (Hong Kong time) as of the same dealing day.

SFC registration and authorization do not represent a recommendation or endorsement of an OFC nor do they guarantee the commercial merits of an OFC or its performance. They do not mean the OFC is suitable for all investors nor do they represent an endorsement of its suitability for any particular investor or class of investors.

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.