

## Frequently Asked Questions for Fund Portfolio Builder

### 1. What is the “Fund Portfolio Builder”?

“Fund Portfolio Builder” is a brand new services in the BEA App which enables you to subscribe to funds. With a few easy steps, you will be presented with a shortlist of funds which you have full discretion to choose from (maximum 5 each time) and decide how much you wish to invest.

The shortlisted funds in the “Fund Portfolio Builder” are denominated in USD and range across major asset categories and markets.

They are selected based on a number of objective attributes, which include performance data, standard deviation, the Sharpe ratio, and your personalised preferences given in “Step 2 - Knowing you better”.

These attributes may be perceived differently by different investors. The shortlisted funds are therefore for reference only, and should neither be treated as a specific recommendation made to individual investors nor a substitute for appropriate professional financial advice. You can also choose other funds not on the shortlist as part of your investment portfolio. The information provided does not constitute any offer, solicitation, invitation, advice, or recommendation to subscribe to or redeem any investments or securities.

### 2. What kind of account do I need to use “Fund Portfolio Builder” in the BEA App?

To use “Fund Portfolio Builder”, you need to hold a SupremeGold Private Account, SupremeGold Account, Supreme Account, or i-Account with a securities sub-account and a multi-currency statement savings account as your designated settlement account.

### 3. What currencies of fund can I choose in “Fund Portfolio Builder”?

“Fund Portfolio Builder” currently only provides funds denominated in USD. You can visit BEA “Cyberfund Centre” to select funds denominated in other currencies.

### 4. Can I choose other funds outside of the shortlist to add to my fund portfolio when using “Fund Portfolio Builder”?

Yes. You can select other choices of fund to add to your fund portfolio by clicking “Explore more funds” in “Step 3 - Build your portfolio”.

**5. When will placed orders be processed? When will the subscription amount be deducted from my designated settlement account?**

All orders placed through “Fund Portfolio Builder” are processed on the first effective dealing date (excluding public holidays, special holidays, and holidays that specified by the designated fund house), as is the case through other online channels of BEA (e.g. Cyberbanking). If your order is received before the cut-off time (3 p.m. or 4 p.m. Hong Kong time, depending on the selected fund) of the dealing date, it will be processed on the same day; otherwise, on the next effective dealing date. The subscription amount for each order will be deducted from your designated settlement account at 3 p.m. Hong Kong time on the effective dealing date. If the relevant subscription amount cannot be deducted (in the same currency as the chosen fund), the trading instruction will be rejected.

**6. Can I amend or cancel trade orders I have placed through “Fund Portfolio Builder” before they are executed?**

As with the orders placed through other BEA channels, successfully placed orders cannot be amended or cancelled – even if they have yet to be executed.

**7. Can I assume that all my placed orders will be successfully executed?**

No, there are various situations which may affect the execution of your orders, such as if:

- your designated settlement account does not have sufficient funds for the subscription; or
- fund trading is unexpectedly suspended, e.g. due to a natural disaster or market failure (fund management companies will announce such situations from time to time).

If you are in any doubt, you can always check the status of your orders by selecting “Order Status”.

**8. Will I receive notifications of executed orders? If so, through what means?**

Yes, notifications of order execution will be sent by email at your registered email address, and by SMS messages to your registered mobile number.

**9. How can I redeem/switch funds subscribed through “Fund Portfolio Builder”?**

Regardless of how you have subscribed to funds, you can redeem/switch the funds in your account using the fund redemption/switching functions in the Cyberfund Centre through the BEA App as well as Cyberbanking. You may also redeem/switch funds through branches.

**10. How is the shortlisted fund list in “Fund Portfolio Builder” generated? How frequently will the fund list be updated?**

The shortlisted fund list is collated based on a number of objective attributes, including performance data, standard deviation, the Sharpe ratio, and your personalised preferences given in “Step 2 - Knowing you better”. It should be noted that these attributes may be perceived differently by different investors.

The shortlisted funds will be reviewed and updated on a quarterly basis using the latest data and may be changed at any time without any prior notice.

**11. Are there any additional fees or charges for using “Fund Portfolio Builder”?**

Using of “Fund Portfolio Builder” services is free of charge. However, should you choose to place orders through “Fund Portfolio Builder”, you will still be charged with the relevant Subscription Fee as stated in the order placement process.