
Dealing Guide

基金交易指引

July 2017
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Dealing Guide

J.P. Morgan Asset Management has made every effort to ensure that dealing in our funds is as convenient and flexible as possible. All you have to do is open a MasterAccount.

To open a MasterAccount, simply complete and submit a MasterAccount Application Form together with the required documents to J.P. Morgan Asset Management. The MasterAccount Application Form is available from the website.

If you wish to invest regularly⁺, you can start your online monthly investment through eScheduler and make your payment directly through HSBC or Hang Seng Bank's Autopay or PPS. For more information, simply login to J.P. Morgan eTrading at www.jpmorganam.com.hk. Alternatively, you can also set up a Regular Investment Plan by completing the relevant section in the MasterAccount Application Form.

Once you have opened a MasterAccount, you can place your orders through:

- J.P. Morgan eTrading on www.jpmorganam.com.hk
- J.P. Morgan Funds InvestorLine on **(852) 2265 1188**
- Dealing Fax on **(852) 2868 5013**.

⁺ Currently only available for investors who have a HKD or RMB bank account in Hong Kong.

交易指引

摩根資產管理設有靈活方便的交易手續，您只須開立一個「綜合理財賬戶」，即可投資於摩根基金。

開戶手續十分簡單，請填妥「綜合理財賬戶」申請表格，連同所需文件一併交回摩根資產管理。有關表格可於網頁下載。

如欲進行定期投資⁺，您可以透過「摩根網上交易」的「eScheduler」設定每月投資指示，並直接使用匯豐銀行或恒生銀行的自動轉賬付款或繳費靈，詳情請瀏覽 www.jpmorganam.com.hk。另外，您亦可填妥「綜合理財賬戶」申請表格內之有關部分，設立定期投資計劃。

成功開立「綜合理財賬戶」後，您可透過以下途徑發出交易指示：

- 摩根網上交易：www.jpmorganam.com.hk
- 摩根基金理財專線：**(852) 2265 1188**
- 傳真：**(852) 2868 5013**

⁺ 現時只適用於在香港持有港元或人民幣銀行賬戶之投資者。

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I. General Information

Q1: What is the minimum amount for each Investment?

- Lump sum investment: USD2,000 per fund/share class in general. Exceptions: USD5,000 for JPMorgan Evergreen Fund, RMB100 for CIFM Funds, RMB16,000 for other RMB denominated funds/share classes or such other funds/share classes as may be specified by JPMorgan Funds (Asia) Limited.
- Online lump sum investment: HKD5,000 or its equivalent in another currency per fund/share class in general. Exception: RMB100 for CIFM Funds.
- Monthly investment: HKD1,000 or its equivalent in another currency per fund/share class in general.

Q2: How can I pay for my investments?

For your first (initial) investment:

- By cheque made payable to “**JPMorgan Funds (Asia) Ltd**”.
- By telegraphic/bank transfer to one of our designated bank accounts (see Page 18).

For subsequent investments:

- By cheque or telegraphic/bank transfer as above.
- By using HSBC or Hang Seng Bank’s Autopay service or other eligible online payment methods available on J.P. Morgan eTrading (see Page 10).

IMPORTANT: If you wish to settle your purchases by telegraphic or bank transfer, a copy of the bank’s validated receipt, clearly showing the value date, currency and amount, beneficiary account, remitting bank, your full registered name and/or your MasterAccount number must be sent together with your application. No third party payments and direct deposits of cheques or cash will be accepted.

Q3: If I make payment in a currency other than the base currency of a fund, what rate of exchange will I receive and when?

- Except for CIFM Funds (payment of which has to be made in RMB), conversion to the base currency of the fund will normally take place at the prevailing market rate on the dealing day.

Q4: What are the normal dealing hours?

- Our normal dealing hours are from 9:00am to 5:00pm (HK time) Monday to Friday, except when banks in Hong Kong are closed and when a fund has a significant holding in a market that is closed (e.g. for a local holiday). You can also place your instruction online via J.P. Morgan eTrading which operates 24 hours a day, the cut-off time is 5:00pm (or 3:00pm for CIFM Funds) of the relevant dealing day for funds which deal on a daily basis. Orders received after the cut-off time will be processed on the next relevant dealing day.

Q5: What is the cut-off time if I place my order through J.P. Morgan eTrading?

- The cut-off time for dealing through J.P. Morgan eTrading is the same as in Q4 above and therefore is also 5:00pm (HK time) (or 3:00pm (HK time) for CIFM Funds) on any dealing day of the fund(s) you wish to deal in. Orders received after the cut-off time will be processed on the next relevant dealing day.
- If you pay for your order(s) via HSBC or Hang Seng Bank’s Autopay service, you should ensure that you have sufficient funds in your Autopay bank account to settle the order(s) before 3:00pm on the same business day and your order amount does not exceed the debit limit amount of your bank account setting. If you pay for your order(s) via any other banks, please settle the order(s) before the bank cut-off time (please check with your bank as this can vary) to avoid your order being rejected.

Q6: When will my order to invest be processed?

- Provided all relevant documents/payments are received before the dealing deadline, orders will generally be processed at that dealing day's closing price and the price will normally be published on the next business day. The only exceptions are:
- JPMorgan Funds - US Dollar Money Market Fund and JPMorgan Money Fund - HK\$:
Orders will normally be processed on the dealing day on which we have received your electronic payment (if orders are placed through J.P. Morgan eTrading) or if payment is made by cheque/telegraphic transfer, when we receive confirmation from our bank that your payment has been cleared. The payment or the confirmation must be received by us before the dealing cut-off time at 5:00pm (HK time).
- Upon confirmation of the deal, a Contract Note confirming the details will be sent to you.


IMPORTANT: For online banking payments, as the cut-off time varies from bank to bank, please check the payment service offered by your bank.

Q7: How do I buy additional units/shares?

- Simply complete and sign a QuickForm and return it to us with your cheque or proof of payment.
- Hong Kong clients can also buy additional units/shares through J.P. Morgan eTrading, making payment directly online.
- To place an order, all you will need are your MasterAccount number and your Personal Identification Number (PIN) which will be provided to you once your MasterAccount has been opened.
- Clients who settle payment via HSBC or Hang Seng Bank's Autopay service or PPS website can also pre-set a schedule for subsequent investments (one-off lump sum or regular) by using eScheduler.

Q8: How do I switch between funds?

You can switch from one fund to another by

- ✓ logging in to **J.P. Morgan eTrading** at www.jpmorganam.com.hk
- ✓ faxing a completed **QuickForm** to us on **(852) 2868 5013** 
- ✓ calling J.P. Morgan Funds InvestorLine on **(852) 2265 1188**

- Switching within the same fund range will normally be completed on the same day, except where the switch is made into JPMorgan Money Fund - HK\$.
- If the switching is made into JPMorgan Money Fund - HK\$, units/shares will not be purchased until we have received the sale proceeds from the fund to be sold, normally within 5-14 business days.
- For any switching across JPMorgan Funds/JPMorgan Investment Funds (collectively the "SICAV Range") and JPMorgan Funds (the "Unit Trust Range"), normally the switch sell will be effected on the dealing day (i.e. Day T) and switch buy will be effected on the next dealing day (i.e. Day T+1), except for some funds to be switched into JPMorgan Funds - US Dollar Money Market Fund.
- Cleared funds must be received for any switching to JPMorgan Funds - US Dollar Money Market Fund from JPMorgan India Fund, JPMorgan India Smaller Companies Fund and JPMorgan Philippine Fund, which normally require 7 business days to release proceeds, or from JPMorgan Vietnam Opportunities Fund, which normally requires 14 business days to release proceeds.

- If the fund to be sold is not valued on the day we receive instructions, the switching (sell and buy) will be carried out on the next dealing day of the respective funds to be sold and purchased.
- In the event that the fund to be purchased is not valued on a particular day, the allotment deal will be effected on the next dealing day of that fund.
- A switching charge of 1% is normally charged for switching between equity and bond funds, or from money/liquidity funds to equity or bond funds. If you initially invest in a money/liquidity fund at 0% initial charge, and subsequently switch from such fund to an equity or bond fund, an initial charge will be applied.
- Switching from/to CIFM Funds is disallowed.

Q9: If I wish to make a partial sale or switching, do I have to leave a minimum balance in my MasterAccount?


- Yes. If you are making a partial sale or switching, the minimum investment requirement as specified for that particular fund/share class must remain in the fund/share class from which you are selling or switching from. Otherwise, all your holdings in that fund/share class will be automatically sold or switched.
- With the exception of CIFM Funds, if you are making a partial sale or switching through J.P. Morgan eTrading, the residual balance in each fund must normally meet the HKD5,000 minimum for lump sum investment, or HKD1,000 minimum for eScheduler's monthly investment, otherwise you have to sell or switch out all of your holdings in that fund/share class.
- To sell holdings from CIFM Funds, the redemption amount/residual balance must normally meet the 100 units minimum requirement, otherwise you have to sell all of your holdings in that fund/share class.

Q10: Will I receive any regular income distribution from my investments?

- This depends on which fund(s) you invest in. You should note, however, that except CIFM Funds, any income distribution of less than USD250 or its equivalent (subject to the FX obtained by J.P. Morgan Asset Management) will be reinvested for additional units in the same fund at NAV. If you wish to receive the income distribution of USD250 or above by cheque, you must inform us in writing. Be aware, however, that all distribution cheques are issued in the base currency of the fund.
- For CIFM Funds, all income distributions must be paid to your RMB bank account, regardless of the distribution amounts.

Q11: How do I sell units/shares?

Same as buying and switching, you can sell units/shares by

- ✓ logging in to **J.P. Morgan eTrading** at www.jpmorganam.com.hk
- ✓ faxing a completed **QuickForm** to us on **(852) 2868 5013** 
- ✓ calling J.P. Morgan Funds InvestorLine on **(852) 2265 1188**

- Redemption proceeds from the sale of units/shares can be paid in most major currencies, by cheque or telegraphic transfer (TT)/local transfer. Unless you have provided us with Standing Payment Instructions, or you provide written and signed instructions with your order, payment will be made by cheque, in the base currency of the fund (except RMB denominated funds and/or share classes), made payable to the registered holder(s).

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- Redemption proceeds from CIFM Funds may only be paid into your RMB bank account.
 - To receive your proceeds by TT you must provide:
 - ✓ name and address of your bank
 - ✓ the name(s) in which the account is held
 - ✓ the account currency
 - ✓ the bank account number
 - ✓ correspondent bank details (if applicable)
 - To avoid any delay in payment, IBAN number must be provided for telegraphic transfer to bank accounts in European countries.
 - If you request us to deposit your redemption proceeds into a USD bank account (or a multi-currency account for receiving USD) in Hong Kong, the proceeds will be made via “USD Local Transfer (within Hong Kong)”. You can also select to have a USD cheque to be drawn in Hong Kong.
 - To place your redemption order through J.P. Morgan eTrading, you must provide us with your Standing Payment Instructions in advance so that proceeds from the sale of units/shares can be paid into your designated bank account in your specified currency (except CIFM Funds). J.P. Morgan eTrading cannot currently pay proceeds by cheque.

IMPORTANT: Payment cannot be made to accounts in the names of third parties.

Q12: How quickly can I get my money once I sell my units/shares?

- Proceeds from a sale will normally be released within 5-14 business days. Please refer to the Explanatory Memoranda and/or the relevant Hong Kong Offering Documents for further details.

Q13: How do I change the details of my accounts?

- You can update your personal information including your Standing Payment Instructions via J.P.Morgan eTrading or by completing and signing a MasterAccount or Regular Investment Plan Amendment Form, which can be downloaded from www.jpmorganam.com.hk.

II. Commonly Asked Questions about eScheduler & Regular Investment Plan

Q14: How can I set up a monthly instruction?

- You can invest monthly through eScheduler via J.P. Morgan eTrading by using HSBC or Hang Seng Bank's Autopay service or PPS website's monthly payment instruction. Alternatively, you can also set up a Regular Investment Plan by completing the relevant section in the MasterAccount Application Form.

Q15: On what date will my monthly contribution be debited from my bank account and when will it be invested?

- For eScheduler monthly investment, your account will be debited on your selected Order Process Date of each month (or the next business day if the Order Process Date is a bank holiday) and your investment will normally be invested on the same day (or the next relevant dealing day, if the Order Process Date is not a dealing day).
- For Regular Investment Plan, your account will normally be debited on the 4th business day prior to the 15th calendar day (or the next business day if it is a bank holiday) of each month, and will normally be invested on the 15th calendar day (or the next dealing day if it is a fund holiday).

Q16: Can I settle by cheque if I have missed a contribution for a month?

- For eScheduler monthly investment, you can only use HSBC or Hang Seng Bank's Autopay service or PPS website to settle the payment. Your scheduled monthly instruction will be suspended if the payment is failed. You can reactivate the instruction online without any charge.
- For Regular Investment Plan, all monthly contributions must be made via direct debit from your designated bank account. If you have missed a contribution for a month, your account will be debited again next month. Please note, however, the respective Regular Investment Plan will become inactive if you have missed 2 monthly contributions within one calendar year. An administration fee of HKD200 will be charged if you wish to reactivate the plan.

Q17: How can I increase or decrease my monthly contribution?

- For eScheduler monthly investment, you can amend the amount of your monthly scheduled orders in "Existing Schedule" via J.P. Morgan eTrading before the dealing cut-off time of the business day prior to the effective date without any charge.
- For Regular Investment Plan, you can increase or decrease your monthly contribution (at a multiple of HKD100 per fund) by signing and completing a Regular Investment Plan Amendment Form or sending us your signed written instruction, provided that the contribution is no less than HKD1,000 per fund. You can also call us to place your instruction with your Personal Identification Number (PIN). If your instruction is received by the last calendar day of the month, the change can be effected in the following month.
- If your new contribution amount exceeds the maximum limit stated on your previous Direct Debit Authorisation, you must complete, sign and return a new ORIGINAL Direct Debit Authorisation Form. This type of change will take approximately two months to process.

Note: An administration fee of HKD200 will be charged if you increase or decrease your Regular Investment Plan monthly contribution more than twice within any one calendar year.

Q18: Can I redirect my monthly contribution in one fund to another at any time I wish and will I be charged for doing so?

- For eScheduler monthly investment, you can easily adjust the instructions online in “Existing Schedule” via J.P. Morgan eTrading at any time you wish without any charge.
- For Regular Investment Plan, you can redirect your investment in a fund at any time you wish provided it has reached the minimum investment amount of USD2,000 (or USD5,000 for JPMorgan Evergreen Fund). You can advise us of your new instruction by signing and completing a Regular Investment Plan Amendment Form, or by sending us your signed written instruction. You can also call us to place your instruction with your Personal Identification Number (PIN). If your instruction is received by the last calendar day of the month, the change can be effected in the following month.

Note: An administration fee of HKD200 will be charged if you redirect more than twice within any one calendar year.

Q19: Can I terminate my monthly investment at any time I wish?

- For eScheduler monthly investment, you can suspend the instructions online anytime you wish without any charges.
- For Regular Investment Plan, an administration fee of HKD200 will be charged if you terminate your Regular Investment Plan or redeem all your holdings within one calendar year after making the first contribution.

Q20: When can I enjoy the loyalty offer with my monthly fund investment?

- For eScheduler monthly investment, you can earn ePoints on the monthly investment you made, and the system would automatically employ your accumulated ePoints to waive your future eScheduler investment’s initial charge.
- For Regular Investment Plan, you can enjoy the loyalty offer* (see below schedule on initial charge) once you have made your 12th contribution.

	For funds with 5% initial charge	For funds with 3% initial charge
*1st - 12th contribution	5%	3%
13th - 24th contribution	4%	2%
25th - 36th contribution	3%	1%
37th contribution and thereafter	1%	0%

** Only applies to Regular Investment Plan.*

III. How to Make Online Payment

Q21: How can I pay for my buy order through J.P. Morgan eTrading?

- After proceeding to “Buy Order - Verification” page, you can either choose HSBC/Hang Seng Bank’s Autopay, BOC Bill Payment (via BOCHK Online Personal Banking), HSBC bill Payment (via HSBC Internet Banking), PPS Online Payment, PPS by Website / by Phone or other banks. The differences between these payment methods are listed below:

	Currency	Daily Max. Payment Amount	Payment*	Order Cancellation
HSBC/Hang Seng Bank’s Autopay*	HKD/RMB [^]	No limit or subject to the limit amount of your bank account setting	Funds must be available in your Autopay bank account before 3:00pm on the relevant business day	Allowed before 3:00pm on the same business day
BOC Bill Payment	HKD	HKD1,000,000 per account	Payment can be made after your order placement but must be received by us before the cut-off time of 5:00pm on the relevant business day	Allowed before dealing cut-off time at 5:00pm
HSBC bill Payment	HKD/RMB	HKD500,000 or equivalent in other currency per account	Payment can be made after your order placement but must be received by us before the cut-off time of 5:00pm on the relevant business day	Allowed before dealing cut-off time at 5:00pm
PPS Online Payment	HKD	HKD100,000 per account	Payment is made during your order placement and deducted from your registered bank immediately	Not allowed
PPS by Website/ by Phone	HKD	HKD100,000 per account	Payment can be made after your order placement but must be received by us before the cut-off time of 5:00pm on the relevant business day	Allowed before dealing cut-off time at 5:00pm
Other Banks	HKD	No limit or subject to the limit amount of your bank account setting	Payment can be made after your order placement but must be received by us before the cut-off time of your bank on the relevant business day	Allowed before dealing cut-off time at 5:00pm

* HSBC/Hang Seng Bank’s Autopay cannot be selected between 3:00pm - 5:00pm on the business day.

[^] RMB payment can only be made via HSBC’s Autopay.

* Payment cut-off for different banks may vary. Order acceptance/rejection will be based on the payment details received from the respective banks.

Q22: In what currency can I settle my orders via HSBC/Hang Seng Bank’s Autopay, HSBC Bill Payment, BOCHK Bill Payment, PPS or other banks for my online buy order?

- For HKD payment, it can be made via HSBC/Hang Seng Bank’s Autopay, HSBC bill Payment, BOCHK Bill Payment, PPS or other banks. For RMB payment (except CIFM Funds), it can only be made via HSBC’s Autopay/HSBC Bill Payment while payment for CIFM Funds can only be made via HSBC’s Autopay.

Q23: If I make payment in a currency other than the base currency of a fund, what rate of exchange will I receive and when?

- Except for CIFM Funds (payment of which has to be made in RMB), conversion to the base currency of the fund will normally take place at the prevailing market rate on the dealing day.

Q24: When should I make payment in order to prevent rejection of my online buy order?

- For HSBC/Hang Seng Bank's Autopay, you should ensure that you have sufficient funds in your Sameday Autopay bank account to settle the order(s) before 3:00pm on the same business day and your order amount does not exceed the debit limit amount of your bank account setting.
- For PPS Online Payment, you are required to make payment at the same time the order is placed.
- For HSBC bill Payment, BOC Bill Payment, PPS by Website/by Phone and other banks, you will need to place your order via J.P. Morgan eTrading first and make your payment before 5:00pm or earlier (depends on your bank) on the same business day. Failure to make payment will result in an order rejection. Payment cut-off for different banks may vary. Order acceptance/rejection would be based on the payment details received from the respective banks.

I. 一般資料

Q1: 每次投資的最低限額是多少？

- 整額投資：一般基金/股份類別為每項2,000美元，惟「摩根全天候組合基金」為5,000美元，上投摩根基金為100元人民幣，以人民幣計價的基金/股份類別為16,000元人民幣，其他由摩根基金（亞洲）有限公司所指定之基金/股份類別除外。
- 網上整額投資：一般基金/股份類別為每項5,000港元或等值貨幣，惟上投摩根基金為100元人民幣。
- 每月投資：一般基金/股份類別為每項1,000港元或等值貨幣。

Q2: 如何支付認購款項？

首次投資：

- 支票（抬頭人請填「JPMorgan Funds (Asia) Ltd」）
- 電匯或銀行轉賬至指定銀行戶口（收款賬戶詳情見第18頁）

其後投資：

- 如上所述以支票或電匯/銀行轉賬付款
- 於「摩根網上交易」使用匯豐銀行或恒生銀行之自動轉賬，或其他適用之網上繳款方法（詳情見第17頁）。

請注意：倘若以電匯或銀行轉賬方式付款，請必須將銀行所發出並清楚列明匯款日期、貨幣及金額、受益人賬戶、收款銀行、您的登記姓名及/或「綜合理財賬戶」號碼的有效收據副本，連同申請表格一同遞交。付款不得以第三者名義支付，支票及現金直接存款恕不接納。

Q3: 如果我並非以基金的報價貨幣付款，匯率將如何釐定？

- 本公司通常會按照交易日當天的市場匯率，將付款兌換為基金的報價貨幣，以人民幣付款之上投摩根基金除外。

Q4: 基金的交易時間為何？

- 我們的交易時間通常為香港時間星期一至五上午9時至下午5時正，惟香港銀行於當日沒有營業，或基金所投資的主要市場於當日休市（例如當地假期）除外。您亦可透過全日24小時運作的「摩根網上交易」遞交指示，截止交易時間為有關基金交易日之下午5時正（就上投摩根基金而言，為下午3時正）。於截止時間後收到的交易指示，會在下個交易日獲處理。

Q5: 「摩根網上交易」的截止交易時間為何？

- 「摩根網上交易」的截止交易時間與第4題所述相同，即有關基金任何交易日的香港時間下午5時正（就上投摩根基金而言，為香港時間下午3時正）。於截止時間後收到的交易指示，會在下個交易日獲處理。
- 如您選擇以匯豐銀行或恒生銀行的自動轉賬繳款，請確保您的自動轉賬銀行賬戶於有關營業日下午3時前備有足夠現金繳付，而交易金額亦不應超過您銀行賬戶的扣款上限。如選擇其他銀行網上繳費服務，請於付款截止時間前（以您的銀行截數時間為準）繳款，以免交易被拒受理。

Q6: 我的交易指示會在何時獲得處理？

- 除下列基金外，若一切有關文件/付款均在截止交易時間前收妥，您的指示一般會以當天的基金結算價格獲得處理，而有關價格一般會於下一個營業日公布。
- 「摩根基金—美元貨幣基金」及「摩根貨幣基金—港元」：我們通常會在收妥您的電子付款（如透過「摩根網上交易」）或銀行確認收妥付款（如以支票或電匯付款）後的同一個交易日處理您的指示。有關付款或確認必須在香港時間下午5時截止交易前收訖。
- 交易完成後，我們會發出交易通知書，以確認交易詳情。

請注意：每間銀行的網上付款截止時間有異（以您的銀行截數時間為準）。請向您的銀行查詢其繳費服務詳情。

Q7: 如何認購額外基金單位/股份？

- 只須填妥及簽署「基金提存單」，然後連同支票或付款證明一併交回。
- 香港客戶亦可透過「摩根網上交易」認購基金，並於網上直接付款。
- 您只須憑「綜合理財賬戶」號碼，以及開立「綜合理財賬戶」後獲發之私人密碼，即可於網上發出認購指示。
- 使用匯豐/恒生銀行之自動轉賬或繳費靈網站付款之客戶，亦可利用「摩根網上交易」的「eScheduler」預設整額或定期投資的指示。

Q8: 如何轉換基金投資？

您可透過以下途徑，將投資從一項基金轉換至另一項：

✓ 摩根網上交易：www.jpmorganam.com.hk

✓ 傳真：(852) 2868 5013（請填妥「基金提存單」）

✓ 摩根基金理財專線：(852) 2265 1188

- 於同一基金系列內的轉換，整個轉換過程通常會在同一日完成，惟轉入至「摩根貨幣基金—港元」除外。
- 倘若轉換至「摩根貨幣基金—港元」，我們會在收到您贖回原有基金所得的款項後（通常為5-14個營業日內），才為您認購有關單位/股份。
- 就摩根基金/摩根投資基金（統稱「SICAV系列」）與摩根基金（「單位信託系列」）之間的轉換而言，轉出指示（變現）將於交易日（即T日）執行，而轉入指示（配發）則會於下一個交易日（即T+1日）執行。惟部分基金轉入「摩根基金—美元貨幣基金」除外。
- 「摩根印度基金」、「摩根印度小型企業基金」及「摩根菲律賓基金」發放贖回款項通常需時7個營業日，「摩根越南機會基金」通常需14個營業日；從上述任何基金轉入「摩根基金—美元貨幣基金」，均必須在收訖已過戶之款項後方可完成。
- 倘若所贖回的基金在我們收到您的指示當日並無報價，整個轉換過程（贖回及認購）將會於相關買賣基金之下一個交易日進行。

- 倘若所認購的基金在分配單位當日並無報價，有關分配過程將會在所認購基金的下一個交易日完成。
- 股票及債券基金之間的轉換費用，及由貨幣/流動資金基金轉換至股票或債券基金的轉換費用均一般為1%。倘若您原先以零認購費投資於貨幣/流動資金基金，並隨後轉換至股票或債券基金，有關轉換須收取認購費。
- 不能轉入/轉出上投摩根基金。

Q9: 如果我想贖回或轉換部分投資，是否必須在「綜合理財賬戶」中保留最低餘額？

- 是。假如您只是贖回或轉換部分投資，則必須確保在有關基金/股份類別的投資餘額不少於其最低投資限額，否則您所持有的單位將會全部被自動贖回或轉換。
- 如果透過「摩根網上交易」贖回或轉換部分投資，您在每項基金之最低投資餘額通常須符合5,000港元之整額投資下限，或「eScheduler」每月投資的1,000港元下限（上投摩根基金例外），否則必須沽出或轉換您在該基金/股份類別持有的所有單位。
- 如欲出售上投摩根基金的投資，您在每項基金之贖回數目/最低投資餘額通常須符合100單位的下限，否則必須沽出您在該基金/股份類別持有的所有單位。


Q10: 我的投資會否定期獲得派息？

- 這要視乎您所投資的基金而定。但請注意，除上投摩根基金外，任何少於250美元（或等值貨幣，視乎摩根資產管理所取得之匯率）之收益分派均會被自動撥作再投資於同一基金，以獲取按資產淨值價計算的額外單位。如欲以支票方式收取相等於250美元或以上之收益分派，務須事先以書面通知本公司；而所有發放收益之支票，均會以基金報價貨幣為單位。
- 就上投摩根基金而言，所有收益分派不論數目多寡均必須付予閣下之人民幣銀行賬戶。

Q11: 如何贖回基金單位/股份？

跟認購及轉換基金的辦法一樣，您可透過以下途徑贖回投資：

✓ 摩根網上交易：www.jpmorganam.com.hk

✓ 傳真：(852) 2868 5013（請填妥「基金提存單」）

✓ 摩根基金理財專線：(852) 2265 1188

- 贖回基金所得款項可以大部分主要貨幣為單位，以支票或電匯發放。除非您已經提供常行收款指示，或已另行以書面簽署指定收款辦法，否則有關款項將會以基金的報價貨幣為單位（以人民幣計價的基金及/或股份類別除外），以支票發放予註冊單位持有人。
- 上投摩根基金之贖回款項只可付予閣下之人民幣銀行賬戶。

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- 如欲以電匯收取贖回款項，請提供以下資料：
 - ✓ 銀行名稱及地址
 - ✓ 銀行賬戶持有人姓名
 - ✓ 銀行賬戶所用貨幣
 - ✓ 銀行賬戶號碼
 - ✓ 聯絡銀行的詳細資料（如適用）
 - 為免付款出現延誤，在電匯至歐洲國家戶口時，必須提供 IBAN 號碼。
 - 如果您要求將贖回款項存入香港之美元銀行賬戶（或包括美元在內的綜合貨幣賬戶），有關款項將通過「美元本地轉賬（香港境內）」發放。您亦可選擇收取可於香港兌現的美元支票。
 - 如欲透過「摩根網上交易」贖回基金，請務必預先向我們提供您的常行收款指示，以便我們將贖回款項以您所指定的貨幣直接存入您的銀行戶口（除上投摩根基金外）。「摩根網上交易」暫不能以支票發放贖回基金所得款項。

請注意：以第三者名義賬戶收款之指示恕不接納。

Q12: 贖回基金後多久可收到款項？

- 贖回款項通常會在5-14個營業日內獲發放。詳情請參閱基金說明書或香港銷售文件。

Q13: 如何更改賬戶資料？

- 您可以透過「摩根網上交易」更新您的個人資料及常行收款指示，或交回已填妥及簽署的「綜合理財賬戶更改資料表格」或「定期投資計劃更改資料表格」（有關表格可直接在網上下載）。

II. 有關「eScheduler」及定期投資計劃

Q14: 如何設立每月投資指示？

- 「摩根網上交易」設有「eScheduler」，可讓您設定每月投資的指示，並以匯豐銀行或恒生銀行的自動轉賬或繳費靈網站付款。另外，您亦可填妥「綜合理財賬戶」申請表格內之有關部分設立定期投資計劃。

Q15: 我的每月供款會在何時從我的銀行賬戶扣數及進行投資？

- 透過「eScheduler」設定的每月投資，您的供款會每月在您選定的指示處理日（如屬銀行假期則順延至下個營業日）從您的銀行賬戶扣除，並通常會在同一日（如非交易日則順延至下個交易日）進行投資。
- 至於定期投資計劃方面，您的供款通常會在每月15日（如屬銀行假期則順延至下個營業日）前之第4個營業日從您的銀行賬戶中扣除，並通常會在每月15日（如屬基金假期則順延至下個交易日）進行投資。

Q16: 我可否在錯過供款後，以支票補交該月的供款？

- 透過「eScheduler」設定的每月投資，只接受匯豐銀行或恒生銀行之自動轉賬或繳費靈網站的繳款。假如付款失效，您預設的每月指示將會自動暫停。您可於網上重啟有關指示而毋須繳付任何手續費。
- 至於定期投資計劃方面，所有每月供款均必須經由您指定的銀行賬戶作自動轉賬。錯過一次供款後，您的賬戶會在下個月繼續如期扣數。但請注意，如果您在一年內錯過兩次供款，有關定期投資計劃將會自動凍結。如欲重新啟動計劃，將須繳付200港元行政費。

Q17: 如何增加或減少每月供款額？

- 透過「eScheduler」設定的每月投資，您可於「摩根網上交易」的「現有預設指示」中，更改您預設的每月投資額而毋須繳付任何手續費。為確保您的新指示能如期生效，請於生效日期前一個營業日之截止交易時間前進行有關更改。
- 至於定期投資計劃方面，您只須填妥及交回一份「定期投資計劃更改資料表格」，便可增減每月供款額（每項基金之供款金額必須為100港元之倍數及不少於1,000港元）。您亦可以利用已簽署的書面通知，或憑私人密碼透過電話發出指示。如果您的指示在最後一曆日交到本公司，有關更改便會在下一個月生效。倘若新供款金額超出原有「直接付款授權書」中指定的轉賬上限，請必須再填妥、簽署及交回另一份「直接付款授權書」之正本。在這情況下，有關更改將需時約兩個月才可生效。

附註：假如您在任何一年內增減定期投資計劃的每月供款額超過兩次，將須繳付200港元行政費。

Q18: 我可否隨時將每月供款從一項基金轉調至另一項基金？

- 透過「eScheduler」設定的每月投資，您可於「摩根網上交易」的「現有預設指示」中，隨時更改您的基金選擇而毋須繳付任何手續費。
- 至於定期投資計劃方面，假如您原本供款的基金已到達2,000美元最低投資限額（摩根全天候組合基金需5,000美元），您就可以隨時轉調投資。您只須填妥及交回一份「定期投資計劃更改資料表格」，或利用已簽署的書面通知，或憑私人密碼透過電話發出指示。如果您的指示在最後一曆日交到本公司，有關更改便會在下一個月生效。

附註：假如您在任何一年內轉調投資超過兩次，將須繳付200港元行政費。

Q19: 我可否隨時結束我的每月投資？

- 透過「eScheduler」設定的每月投資，您可以隨時於網上終止有關指示而毋須繳付任何手續費。
- 至於定期投資計劃方面，假如您在開始供款後一年內結束定期投資計劃或贖回所有投資，就要繳付200港元行政費。

Q20: 我的每月投資供款何時才可享有長期優惠？

- 透過「eScheduler」設定的每月投資，您可憑每月作出的投資金額賺取ePoints，系統會自動為您將已累積的ePoints用於豁免您將來透過「eScheduler」投資的認購費。
- 至於定期投資計劃方面，您於供款滿12期後，便可在隨後供款時享有以下特惠認購費*：

	認購費為 5%之基金	認購費為 3%之基金
* 第 1 - 12期	5%	3%
第 13 - 24 期	4%	2%
第 25 - 36 期	3%	1%
第 37 期及以後	1%	0%

* 只適用於定期投資計劃。

III. 有關網上付款

Q21: 「摩根網上交易」的認購指示如何付款？

- 登入「認購指示－確認」後，您可選擇匯豐/恒生銀行的自動轉賬、中銀（香港）網上繳費服務（透過中銀香港「智達網上銀行」）、匯豐網上繳費服務（透過匯豐網上理財）、繳費靈網上服務、繳費靈網站/電話或其他銀行之網上繳費服務付款。茲將付款方式之分別載列如下：

	貨幣	每日最高付款額	付款 [#]	取消指示
匯豐/恒生銀行的自動轉賬*	港元/人民幣 [^]	沒有上限或按您銀行賬戶之扣款上限設定	請確保您的自動轉賬銀行賬戶於有關營業日下午3時前備有足夠現金繳付。	可於同一營業日下午3時前取消指示
中銀（香港）網上繳費服務	港元	每個戶口1,000,000港元	您可在發出指示後付款，但我們必須在有關營業日截止交易時間下午5時前收訖款項。	可於截止交易時間下午5時前取消指示
匯豐網上繳費服務	港元/人民幣	每個戶口500,000港元或等值貨幣	您可在發出指示後付款，但我們必須在有關營業日截止交易時間下午5時前收訖款項。	可於截止交易時間下午5時前取消指示
繳費靈網上服務	港元	每個戶口100,000港元	款項會在發出指示當時支付，並立即從您的登記銀行扣除。	不得取消
繳費靈網站/電話	港元	每個戶口100,000港元	您可在發出指示後付款，但我們必須在有關營業日截止交易時間下午5時前收訖款項。	可於截止交易時間下午5時前取消指示
其他銀行之網上繳費服務	港元	沒有上限或按您銀行賬戶之扣款上限設定	您可在發出指示後付款，但我們必須在有關營業日您的銀行截止交易時間前收訖款項。	可於截止交易時間下午5時前取消指示

* 匯豐/恒生銀行的自動轉賬不可於營業日下午3時至6時內選取。

[^] 人民幣認購之款項只可透過匯豐銀行的自動轉賬支付。

[#] 每間銀行的付款截止時間有異，交易是否被接納或拒絕將以收取您的銀行付款詳情為準。

Q22: 我可以透過匯豐/恒生銀行的自動轉賬、匯豐網上繳費服務、中銀（香港）網上繳費服務、繳費靈或其他銀行之網上繳費服務，用哪些貨幣支付我的網上認購款項？

- 以港元認購之款項可透過匯豐/恒生銀行的自動轉賬、匯豐網上繳費服務、中銀（香港）網上繳費服務、繳費靈或其他銀行之網上繳費支付。以人民幣認購之款項（除上投摩根基金外）只可透過匯豐銀行的自動轉賬或匯豐網上繳費服務支付。而認購上投摩根基金之人民幣款項，只可透過匯豐銀行的自動轉賬支付。

Q23: 若我的付款貨幣有別於基金的報價貨幣，款項將會以甚麼匯率及在甚麼時候折算？

- 本公司通常會按照交易日當天的市場匯率，將付款兌換為基金的報價貨幣，以人民幣付款之上投摩根基金除外。

Q24: 我應在甚麼時候付款以免認購指示不獲受理？

- 若使用匯豐/恒生銀行的自動轉賬，請確保您的自動轉賬銀行賬戶於同一營業日下午3時前備有足夠款項，及確定認購投資額沒有超越扣款上限。
- 若使用繳費靈網上繳費，您必須在發出交易指示時付款。
- 若使用匯豐銀行網上繳費服務、中銀（香港）網上繳費服務、繳費靈網站/電話或其他銀行之網上繳費服務，您必須先透過「摩根網上交易」網站發出交易指示，然後於同一營業日下午5時前或之前（以您的銀行為準）付款。未能付款的指示將被拒絕受理。每間銀行的付款截止時間有異，交易是否被接納或拒絕將以收取您的銀行付款詳情為準。

IV. Telegraphic/Bank Transfer Information 電匯/銀行轉賬資料

AUD 澳元	Bank Name 銀行名稱 : JPMorgan Chase Bank N.A. Level 34, AAP Centre, 259 George Street, Sydney NSW 2000, Australia Swift Code : CHASAU2X Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 0010067030
CAD 加元	Bank Name 銀行名稱 : JPMorgan Chase Bank, N.A. Suite 4500, TD Bank Tower, 66 Wellington Street West, Toronto, ON M5K 1E7, Canada Swift Code : CHASCATCTS Clearing Code : 027000012 Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 4683000150 Correspondent Bank 中轉銀行 : Royal Bank of Canada Toronto Correspondent Bank SWIFT BIC : ROYCCAT2
CNY^ 人民幣	Bank Name 銀行名稱 : JPMorgan Chase Bank, N.A. 18/F, JPMorgan Tower, Grand Central Plaza, 138 Shatin Rural Committee Road, Shatin, Hong Kong Swift Code : CHASHKHH Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Subscription Monies Account No. 賬戶號碼 : 6847920045
EUR 歐元	Bank Name 銀行名稱 : J.P. Morgan AG Taunusturm Taunustor 1, Frankfurt AM Main, Germany 60310 Swift Code : CHASDEFX IBAN : DE20501108006001600672 Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 6001600672
GBP 英鎊	Bank Name 銀行名稱 : JPMorgan Chase Bank, N.A. 25 Bank Street, Canary Wharf, London, United Kingdom E14 5JP Swift Code : CHASGB2L IBAN : GB23CHAS60924224021301 Sort Code : 609242 Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 24021301
HKD 港元	Bank Name 銀行名稱 : JPMorgan Chase Bank, N.A. 18/F, JPMorgan Tower, Grand Central Plaza, 138 Shatin Rural Committee Road, Shatin, Hong Kong Swift Code : CHASHKHH Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 6891920008
JPY 日圓	Bank Name 銀行名稱 : JPMorgan Chase Bank, N.A. Floor 29, Tokyo Building, 2-7-3 Marunouchi, Chiyoda-Ku, Tokyo 100-6432, Japan Swift Code : CHASJPT Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 0171458953
NZD 紐元	Bank Name 銀行名稱 : JPMorgan Chase Bank, N.A., New Zealand Branch Level 13 ASB Tower, 2 Hunter Street, Wellington 6011, New Zealand Swift Code : CHASNZ2A Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 17001149 Correspondent Bank 中轉銀行 : ANZ Bank New Zealand Correspondent Bank SWIFT BIC : ANZBNZ22
SGD 新加坡元	Bank Name 銀行名稱 : JPMorgan Chase Bank, N.A. 17/F, Capital Tower, 168 Robinson Road, Singapore 068912 Swift Code : CHASSGSG Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 0111949718
USD 美元	Bank Name 銀行名稱 : JPMorgan Chase Bank, N.A. 270 Park Avenue, New York, New York 10017, USA Swift Code : CHASUS33 Account Name 賬戶名稱 : JPMorgan Funds (Asia) Ltd - Client Monies Account No. 賬戶號碼 : 400935872

^ Redemption proceeds and distribution payments from CIFM Funds may only be paid into your RMB bank account.

上投摩根基金之贖回款項及分派支付只可付予閣下的人民幣銀行賬戶。

By order of 匯款人: _____

Name(s) of MasterAccount holder(s) and/or MasterAccount No. 「綜合理財賬戶」持有人姓名及/或號碼

The applicant(s) is/are responsible for any charges levied by the remitting bank or any correspondent bank.

申請人將負責支付任何由其匯款銀行或其他代理銀行所徵收的一切費用。

IMPORTANT: If you wish to settle your purchases by telegraphic or bank transfer, a copy of the bank's validated receipt, clearly showing the value date, currency and amount, beneficiary account, remitting bank, your name and/or your MasterAccount number must be sent together with your application. No third party payments and direct deposits of cheques or cash will be accepted.

請注意：倘若以電匯或銀行轉賬方式付款，請必須將銀行所發出並清楚列明匯款日期、貨幣及金額、受益人賬戶、收款銀行、您的姓名及/或「綜合理財賬戶」號碼的有效收據副本，連同申請表格一同遞交。付款不得以第三者名義支付，支票及現金直接存款恕不接納。

V. Dealing Fund Codes 基金交易編號

Asia Pacific Equity Funds	亞太區股票基金	
JPMorgan ASEAN (acc) - AUD (hedged)	摩根東協 (澳元對沖) (累計)	00222
JPMorgan ASEAN (acc) - HKD	摩根東協 (港元) (累計)	00219
JPMorgan ASEAN (acc) - RMB (hedged)	摩根東協 (人民幣對沖) (累計)	00235
JPMorgan ASEAN (acc) - USD	摩根東協 (美元) (累計)	00100
JPMorgan Asia Equity Dividend (acc) - RMB (hedged)	摩根亞洲股息 (人民幣對沖) (累計)	00234
JPMorgan Asia Equity Dividend (mth) - AUD (hedged)	摩根亞洲股息 (澳元對沖) (每月派息)	00223
JPMorgan Asia Equity Dividend (mth) - CAD (hedged)	摩根亞洲股息 (加元對沖) (每月派息)	00224
JPMorgan Asia Equity Dividend (mth) - EUR (hedged)	摩根亞洲股息 (歐元對沖) (每月派息)	00225
JPMorgan Asia Equity Dividend (mth) - GBP (hedged)	摩根亞洲股息 (英鎊對沖) (每月派息)	00226
JPMorgan Asia Equity Dividend (mth) - HKD	摩根亞洲股息 (港元) (每月派息)	00229
JPMorgan Asia Equity Dividend (mth) - NZD (hedged)	摩根亞洲股息 (紐元對沖) (每月派息)	00227
JPMorgan Asia Equity Dividend (mth) - SGD (hedged)	摩根亞洲股息 (新加坡元對沖) (每月派息)	00228
JPMorgan Asia Equity Dividend (mth) - USD	摩根亞洲股息 (美元) (每月派息)	00230
JPMorgan Asia Growth (acc) - RMB (hedged)	摩根亞洲增長 (人民幣對沖) (累計)	00239
JPMorgan Asia Growth (acc) - USD	摩根亞洲增長 (美元) (累計)	00124
JPM Asia Pacific Equity A (acc) - HKD*	JPM亞太股票 (港元) — A股 (累計) *	00236
JPM Asia Pacific Equity A (acc) - USD*	JPM亞太股票 (美元) — A股 (累計) *	00237
JPMorgan Australia (acc) - AUD	摩根澳洲 (澳元) (累計)	00220
JPMorgan Australia (acc) - USD	摩根澳洲 (美元) (累計)	00110
JPM China A (dist) - HKD	JPM中國 (港元) — A股 (分派)	00136
JPM China A (dist) - USD	JPM中國 (美元) — A股 (分派)	00111
JPMorgan China A-Share Opportunities (acc) - HKD*	摩根中國A股機會 (港元) (累計) *	00106
JPMorgan China A-Share Opportunities (acc) - RMB*	摩根中國A股機會 (人民幣) (累計) *	00109
JPMorgan China A-Share Opportunities (acc) - USD*	摩根中國A股機會 (美元) (累計) *	00129
JPMorgan China Pioneer A-Share Fund	摩根中國先驅A股基金	00120
JPMorgan Eastern (acc) - USD	摩根東方 (美元) (累計)	00101
JPMorgan Eastern Smaller Companies (acc) - USD	摩根東方小型企業 (美元) (累計)	00102
JPM Greater China A (dist) - HKD	JPM大中華 (港元) — A股 (分派)	00137
JPM Greater China A (dist) - USD	JPM大中華 (美元) — A股 (分派)	00103
JPMorgan Greater China Smaller Companies (acc) - HKD	摩根大中華小型企業 (港元) (累計)	00128
JPM Hong Kong A (dist) - HKD	JPM香港 (港元) — A股 (分派)	00138
JPM Hong Kong A (dist) - USD	JPM香港 (美元) — A股 (分派)	00112
JPMorgan India (acc) - USD	摩根印度 (美元) (累計)	00113
JPMorgan India Smaller Companies (acc) - USD	摩根印度小型企業 (美元) (累計)	00121
JPMorgan Indonesia (acc) - USD	摩根印尼 (美元) (累計)	00122
JPMorgan Japan (Yen) (acc) - HKD (hedged)	摩根日本 (日圓) (港元對沖) (累計)	00231
JPMorgan Japan (Yen) (acc) - JPY	摩根日本 (日圓) (累計)	00130
JPMorgan Japan (Yen) (acc) - RMB (hedged)	摩根日本 (日圓) (人民幣對沖) (累計)	00233
JPMorgan Japan (Yen) (acc) - USD (hedged)	摩根日本 (日圓) (美元對沖) (累計)	00232
JPM Japan Equity A (acc) - USD (hedged)	JPM日本股票 (美元對沖) — A股 (累計)	00238
JPM Japan Equity J (dist) - USD	JPM日本股票 (美元) — J股 (分派)	00133
JPMorgan Japan Smaller Company (Yen) Fund	摩根日本小型企業 (日圓) 基金	00132
JPMorgan Korea (acc) - USD	摩根南韓 (美元) (累計)	00114
JPMorgan Malaysia (acc) - USD	摩根馬來西亞 (美元) (累計)	00115
JPMorgan Pacific Securities (acc) - USD	摩根太平洋證券 (美元) (累計)	00105
JPMorgan Pacific Technology (acc) - USD	摩根太平洋科技 (美元) (累計)	00163
JPMorgan Philippine (acc) - USD	摩根菲律賓 (美元) (累計)	00116
JPM Singapore A (dist) - USD	JPM新加坡 (美元) — A股 (分派)	00117

JPM Taiwan A (dist) - HKD	JPM台灣 (港元) — A股 (分派)	00139
JPM Taiwan A (dist) - USD	JPM台灣 (美元) — A股 (分派)	00118
JPMorgan Thailand (acc) - USD	摩根泰國 (美元) (累計)	00119
JPMorgan Vietnam Opportunities (acc) - USD	摩根越南機會 (美元) (累計)	00123
Global Equity Funds	環球股票基金	
JPM America Equity A (acc) - AUD (hedged)	JPM美國 (澳元對沖) — A股 (累計)	00248
JPM America Equity A (acc) - HKD	JPM美國 (港元) — A股 (累計)	00244
JPM America Equity A (dist) - USD	JPM美國 (美元) — A股 (分派)	00140
JPM Brazil Equity A (acc) - USD	JPM巴西 (美元) — A股 (累計)	00240
JPM Emerging Europe Equity A (dist) - EUR	JPM新興歐洲股票 (歐元) — A股 (分派)	00142
JPM Emerging Europe, Middle East and Africa Equity A (dist) - USD	JPM新興歐洲、中東及非洲 (美元) — A股 (分派)	00157
JPM Emerging Markets Dividend A (irc) - AUD (hedged)*	JPM新興市場股息收益 (澳元對沖) — A股 (利率入息) *	00249
JPM Emerging Markets Dividend A (irc) - GBP (hedged)*	JPM新興市場股息收益 (英鎊對沖) — A股 (利率入息) *	00289
JPM Emerging Markets Dividend A (mth) - HKD*	JPM新興市場股息收益 (港元) — A股 (每月派息) *	00250
JPM Emerging Markets Dividend A (mth) - USD*	JPM新興市場股息收益 (美元) — A股 (每月派息) *	00251
JPM Emerging Markets Equity A (dist) - USD	JPM全方位新興市場 (美元) — A股 (分派)	00153
JPM Emerging Markets Opportunities A (acc) - USD	JPM環球新興市場機會 (美元) — A股 (累計)	00241
JPM Emerging Middle East Equity A (dist) - USD	JPM新興中東 (美元) — A股 (分派)	00156
JPM Euroland Equity A (acc) - USD (hedged)	JPM歐元區股票 (美元對沖) — A股 (累計)	00253
JPM Euroland Equity A (dist) - USD	JPM歐元區股票 (美元) — A股 (分派)	00141
JPM Europe Dynamic A (acc) - AUD (hedged)	JPM歐洲動力 (澳元對沖) — A股 (累計)	00245
JPM Europe Dynamic A (acc) - HKD (hedged)	JPM歐洲動力 (港元對沖) — A股 (累計)	00246
JPM Europe Dynamic A (acc) - USD (hedged)	JPM歐洲動力 (美元對沖) — A股 (累計)	00247
JPM Europe Dynamic A (dist) - EUR	JPM歐洲動力 (歐元) — A股 (分派)	00150
JPM Europe Equity A (dist) - USD	JPM歐洲 (美元) — A股 (分派)	00143
JPM Europe Select Equity A (dist) - EUR	JPM歐洲智選 (歐元) — A股 (分派)	00167
JPM Europe Small Cap A (acc) - USD (hedged)	JPM歐洲小型企業 (美元對沖) — A股 (累計)	00254
JPM Europe Small Cap A (dist) - EUR	JPM歐洲小型企業 (歐元) — A股 (分派)	00148
JPMorgan Europe Strategic Dividend (mth) - AUD (hedged)	摩根歐洲市場策略股息 (澳元對沖) (每月派息)	00834
JPMorgan Europe Strategic Dividend (mth) - EUR	摩根歐洲市場策略股息 (歐元) (每月派息)	00835
JPMorgan Europe Strategic Dividend (mth) - HKD (hedged)	摩根歐洲市場策略股息 (港元對沖) (每月派息)	00836
JPMorgan Europe Strategic Dividend (mth) - USD (hedged)	摩根歐洲市場策略股息 (美元對沖) (每月派息)	00837
JPM Europe Technology A (acc) - USD (hedged)	JPM歐洲科技 (美元對沖) — A股 (累計)	00252
JPM Europe Technology A (dist) - EUR	JPM歐洲科技 (歐元) — A股 (分派)	00160
JPM Global Dividend A (inc) - USD	JPM環球股息 (美元) — A股 (入息)	00214
JPM Global Dividend A (mth) - USD (hedged)	JPM環球股息 (美元對沖) — A股 (每月派息)	00216
JPM Global Dynamic A (dist) - USD	JPM環球動力 (美元) — A股 (分派)	00149
JPM Global Natural Resources A (acc) - USD	JPM環球天然資源 (美元) — A股 (累計)	00170
JPM Global Natural Resources A (dist) - EUR	JPM環球天然資源 (歐元) — A股 (分派)	00155
JPMorgan Global Property Income (div) - USD	摩根環球地產入息 (美元) (每季派息)	00165
JPMorgan Global Property Income (mth) - HKD	摩根環球地產入息 (港元) (每月派息)	00255
JPMorgan Global Property Income (mth) - USD	摩根環球地產入息 (美元) (每月派息)	00256
JPM Global Real Estate Securities (USD) A (inc) - USD	JPM環球房地產證券 (美元) — A股 (入息)	00242
JPM Global Unconstrained Equity A (acc) - USD	JPM環球靈活策略股票 (美元) — A股 (累計)	00318
JPM Global Unconstrained Equity A (dist) - USD	JPM環球靈活策略股票 (美元) — A股 (分派)	00146
JPM Latin America Equity A (dist) - USD	JPM拉丁美洲 (美元) — A股 (分派)	00152
JPM Russia A (dist) - USD	JPM俄羅斯 (美元) — A股 (分派)	00212
JPM US Technology A (dist) - USD	JPM美國科技 (美元) — A股 (分派)	00161
JPM US Value A (dist) - USD	JPM美國價值 (美元) — A股 (分派)	00243

Bond and Balanced Funds	債券及均衡基金	
JPMorgan Asian Total Return Bond (acc) - RMB (hedged)	摩根亞洲總收益債券 (人民幣對沖) (累計)	00349
JPMorgan Asian Total Return Bond (mth) - AUD (hedged)	摩根亞洲總收益債券 (澳元對沖) (每月派息)	00278
JPMorgan Asian Total Return Bond (mth) - CAD (hedged)	摩根亞洲總收益債券 (加元對沖) (每月派息)	00279
JPMorgan Asian Total Return Bond (mth) - GBP (hedged)	摩根亞洲總收益債券 (英鎊對沖) (每月派息)	00364
JPMorgan Asian Total Return Bond (mth) - HKD	摩根亞洲總收益債券 (港元) (每月派息)	00266
JPMorgan Asian Total Return Bond (mth) - NZD (hedged)	摩根亞洲總收益債券 (紐元對沖) (每月派息)	00280
JPMorgan Asian Total Return Bond (mth) - USD	摩根亞洲總收益債券 (美元) (每月派息)	00175
JPM Emerging Markets Debt A (irc) - AUD (hedged)*	JPM新興市場債券 (澳元對沖) — A股 (利率入息) *	00283
JPM Emerging Markets Debt A (irc) - CAD (hedged)*	JPM新興市場債券 (加元對沖) — A股 (利率入息) *	00285
JPM Emerging Markets Debt A (irc) - NZD (hedged)*	JPM新興市場債券 (紐元對沖) — A股 (利率入息) *	00284
JPM Emerging Markets Debt A (mth) - HKD*	JPM新興市場債券 (港元) — A股 (每月派息) *	00264
JPM Emerging Markets Debt A (mth) - USD*	JPM新興市場債券 (美元) — A股 (每月派息) *	00200
JPM Emerging Markets Investment Grade Bond A (mth) - USD	JPM新興市場投資級別債券 (美元) — A股 (每月派息)	00345
JPM Emerging Markets Local Currency Debt A (irc) - AUD (hedged)*	JPM新興市場本地貨幣債券 (澳元對沖) — A股 (利率入息) *	00352
JPM Emerging Markets Local Currency Debt A (mth) - HKD*	JPM新興市場本地貨幣債券 (港元) — A股 (每月派息) *	00351
JPM Emerging Markets Local Currency Debt A (mth) - USD*	JPM新興市場本地貨幣債券 (美元) — A股 (每月派息) *	00350
JPMorgan Europe High Yield Bond (mth) - AUD (hedged)	摩根歐洲市場高收益債券 (澳元對沖) (每月派息)	00830
JPMorgan Europe High Yield Bond (mth) - EUR	摩根歐洲市場高收益債券 (歐元) (每月派息)	00831
JPMorgan Europe High Yield Bond (mth) - HKD (hedged)	摩根歐洲市場高收益債券 (港元對沖) (每月派息)	00832
JPMorgan Europe High Yield Bond (mth) - USD (hedged)	摩根歐洲市場高收益債券 (美元對沖) (每月派息)	00833
JPMorgan Global Bond (acc) - RMB (hedged)*	摩根國際債券 (人民幣對沖) (累計) *	00940
JPMorgan Global Bond (mth) - AUD (hedged)*	摩根國際債券 (澳元對沖) (每月派息) *	00941
JPMorgan Global Bond (mth) - CAD (hedged)*	摩根國際債券 (加元對沖) (每月派息) *	00942
JPMorgan Global Bond (mth) - HKD*	摩根國際債券 (港元) (每月派息) *	00943
JPMorgan Global Bond (mth) - NZD (hedged)*	摩根國際債券 (紐元對沖) (每月派息) *	00944
JPMorgan Global Bond (mth) - USD*	摩根國際債券 (美元) (每月派息) *	00945
JPMorgan Global Bond (san) - USD*	摩根國際債券 (美元) (每半年派息) *	00171
JPM Global Government Bond A (acc) - USD (hedged)	JPM環球政府債券 (美元對沖) — A股 (累計)	00201
JPM Global High Yield Bond A (irc) - AUD (hedged)*	JPM環球高收益債券 (澳元對沖) — A股 (利率入息) *	00286
JPM Global High Yield Bond A (irc) - CAD (hedged)*	JPM環球高收益債券 (加元對沖) — A股 (利率入息) *	00288
JPM Global High Yield Bond A (irc) - NZD (hedged)*	JPM環球高收益債券 (紐元對沖) — A股 (利率入息) *	00287
JPM Global High Yield Bond A (mth) - HKD*	JPM環球高收益債券 (港元) — A股 (每月派息) *	00265
JPM Global High Yield Bond A (mth) - USD*	JPM環球高收益債券 (美元) — A股 (每月派息) *	00199
JPM Income Fund A (acc) - USD*	JPM環球債券收益 (美元) — A股 (累計) *	00315
JPM Income Fund A (mth) - HKD*	JPM環球債券收益 (港元) — A股 (每月派息) *	00316
JPM Income Fund A (mth) - USD*	JPM環球債券收益 (美元) — A股 (每月派息) *	00317
JPM US Aggregate Bond A (acc) - EUR (hedged)	JPM美國複合收益債券 (歐元對沖) — A股 (累計)	00273
JPM US Aggregate Bond A (inc) - USD	JPM美國複合收益債券 (美元) — A股 (入息)	00198
JPM US Aggregate Bond A (mth) - HKD	JPM美國複合收益債券 (港元) — A股 (每月派息)	00277
JPM US Aggregate Bond A (mth) - USD	JPM美國複合收益債券 (美元) — A股 (每月派息)	00267
JPM US High Yield Plus Bond A (mth) - USD	JPM美國高收益增值債券 (美元) — A股 (每月派息)	00346
Asset Allocation Funds	資產配置基金	
JPM Asia Pacific Income A (dist) - USD	JPM亞太入息 (美元) — A股 (分派)	00104
JPM Asia Pacific Income A (irc) - AUD (hedged)	JPM亞太入息 (澳元對沖) — A股 (利率入息)	00340
JPM Asia Pacific Income A (irc) - CAD (hedged)	JPM亞太入息 (加元對沖) — A股 (利率入息)	00341
JPM Asia Pacific Income A (irc) - EUR (hedged)	JPM亞太入息 (歐元對沖) — A股 (利率入息)	00342
JPM Asia Pacific Income A (irc) - GBP (hedged)	JPM亞太入息 (英鎊對沖) — A股 (利率入息)	00343

JPM Asia Pacific Income A (irc) - NZD (hedged)	JPM亞太入息 (紐元對沖) — A股 (利率入息)	00344
JPM Asia Pacific Income A (mth) - HKD	JPM亞太入息 (港元) — A股 (每月派息)	00268
JPM Asia Pacific Income A (mth) - USD	JPM亞太入息 (美元) — A股 (每月派息)	00269
JPMorgan AsiaOne Fund	摩根亞一組合基金	00107
JPMorgan China Income (acc) - USD	摩根中國入息 (美元) (累計)	00127
JPMorgan China Income (mth) - HKD	摩根中國入息 (港元) (每月派息)	00838
JPMorgan China Income (mth) - USD	摩根中國入息 (美元) (每月派息)	00840
JPMorgan Evergreen Fund	摩根全天候組合基金	00211
JPMorgan Multi Balanced (mth) - AUD (hedged)	摩根全方位均衡 (澳元對沖) (每月派息)	00291
JPMorgan Multi Balanced (mth) - EUR (hedged)	摩根全方位均衡 (歐元對沖) (每月派息)	00292
JPMorgan Multi Balanced (mth) - HKD	摩根全方位均衡 (港元) (每月派息)	00293
JPMorgan Multi Balanced (mth) - USD	摩根全方位均衡 (美元) (每月派息)	00294
JPMorgan Multi Income (acc) - RMB (hedged)	摩根全方位入息 (人民幣對沖) (累計)	00348
JPMorgan Multi Income (mth) - AUD (hedged)	摩根全方位入息 (澳元對沖) (每月派息)	00270
JPMorgan Multi Income (mth) - CAD (hedged)	摩根全方位入息 (加元對沖) (每月派息)	00271
JPMorgan Multi Income (mth) - EUR (hedged)	摩根全方位入息 (歐元對沖) (每月派息)	00274
JPMorgan Multi Income (mth) - GBP (hedged)	摩根全方位入息 (英鎊對沖) (每月派息)	00275
JPMorgan Multi Income (mth) - HKD	摩根全方位入息 (港元) (每月派息)	00217
JPMorgan Multi Income (mth) - NZD (hedged)	摩根全方位入息 (紐元對沖) (每月派息)	00272
JPMorgan Multi Income (mth) - SGD (hedged)	摩根全方位入息 (新加坡元對沖) (每月派息)	00276
JPMorgan Multi Income (mth) - USD	摩根全方位入息 (美元) (每月派息)	00218
JPM Total Emerging Markets Income A (acc) - USD*	JPM新興股債入息 (美元) — A股 (累計) *	00311
JPM Total Emerging Markets Income A (irc) - AUD (hedged)*	JPM新興股債入息 (澳元對沖) — A股 (利率入息) *	00312
JPM Total Emerging Markets Income A (mth) - HKD*	JPM新興股債入息 (港元) — A股 (每月派息) *	00313
JPM Total Emerging Markets Income A (mth) - USD*	JPM新興股債入息 (美元) — A股 (每月派息) *	00314
Money/Liquidity Funds	貨幣/流動資金基金	
JPMorgan Money Fund - HK\$	摩根貨幣基金—港元	00190
JPM US Dollar Money Market A (acc) - USD	JPM美元貨幣 (美元) — A股 (累計)	00190
Mainland-Hong Kong Mutual Recognition of Funds	中港互認基金	
CIFM China Emerging Power - Class H	上投摩根新興動力—H股份類別	00827
CIFM China Multi-Assets - Class H	上投摩根雙息平衡—H股份類別	00828
CIFM China Sector Rotation - Class H	上投摩根行業輪動—H股份類別	00829

*The Fund may use derivatives for investment purposes

*基金可採用衍生工具作投資用途

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