

06-JAN-2014

ARN-30846  
International Money Matters Private Limited  
No : 18, 3rd B Cross  
Domlur II Stage,  
Near ESI Hospital  
Bangalore - 560071  
Contact : 08040493939

Dear Sir / Madam,

We thank you for your continuous support to **HSBC Global Asset Management**.

We are glad to inform you that based on your past performance; the brokerage structure applicable to you has been revised with effect from 01 January 2014. Please refer to the revised brokerage and commission structure.

▪ **Load & Brokerage Structure for Schemes of HSBC Mutual Fund (Applicable from 01 January 2014)** ▪

Details	Scheme name	Exit load	Sales charge	Annualised Trail Brokerage			
				Year 1	Year 2	Year 3	Year 4 Onwards
Equity Funds	HSBC Equity Fund (HEF)	NIL	1.00%	0.75%	0.75%	0.75%	0.75%
	HSBC India Opportunities Fund (HIOF)		1.00%	1.00%	0.75%	0.75%	0.75%
	HSBC Midcap Equity Fund (HMEF)		1.00%	0.50%	0.50%	0.50%	0.50%
	HSBC Progressive Themes Fund (HAIF)		1.00%	0.50%	0.50%	0.50%	0.50%
	HSBC Dynamic Fund (HDF)		1.00%	0.50%	0.50%	0.50%	0.50%
	HSBC Unique Opportunities Fund (HUOF)		1.00%	0.50%	0.50%	0.50%	0.50%
	HSBC Small Cap Fund (HSCF)		1.00%	0.50%	0.50%	0.50%	0.50%
	HSBC Emerging Markets Fund (HEMF)		0.75%	0.50%	0.50%	0.50%	0.50%
	HSBC Brazil Fund (HBF)		0.75%	0.50%	0.50%	0.50%	0.50%
	HSBC Tax Saver Equity Fund (HTSEF)		3.70%	Nil	Nil	Nil	0.75%
Monthly Income Plan	HSBC Monthly Income Plan (Regular and Savings) (HMIPR & S)	NIL	1.00%	0.75%	0.75%	0.75%	0.75%
Debt & Liquid Funds	HSBC Income Fund - Short Term Plan (HIF-STP)	NIL	0.85%	Nil	0.50%	0.50%	0.50%
	HSBC Flexi Debt Fund (HFDF)	NIL	1.25%	Nil	0.65%	0.65%	0.65%
	HSBC Income Fund - Investment Plan (HIF-IP)	NIL	1.50%	Nil	0.65%	0.65%	0.65%
	HSBC Floating Rate Fund - Long Term Plan (HFRF-LTP)	NIL	Nil	0.45%	0.20%	0.20%	0.20%
	HSBC Ultra Short Term Bond Fund (HUSTBF)	NIL	Nil	0.85%	0.50%	0.50%	0.50%
	HSBC Cash Fund (HCF)	NIL	Nil	0.05%	0.05%	0.05%	0.05%
	HSBC Gilt Fund (HGF)	NIL	0.50%	0.15%	0.35%	0.35%	0.35%

All annualised brokerage/sales charge indicated above is on a gross basis and is inclusive of statutory levies. The same will be paid on a monthly basis.  
Sales charge indicated above is with Pro-rata clawback. [ if redeemed within <3 Months: 90%, >3<6 Months: 60%, >6<9 Months: 45%, >9<12 Months: 15%. ]

In respect of all purchases (including switch-ins) w.e.f 1st January 2013 & subsequently switched from Regular/Normal Plan (Distributor Plan) to Direct Plan in any scheme, all upfront commissions (including additional upfront/incentive if any paid) shall be recovered/clawed back/set-off fully/proportionately, as applicable from future brokerage payments.

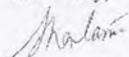
Transaction charges will be applied on the investment amount, if you have Opted-in.

No sales charge is payable for switch transactions between one equity scheme to another

**HSBC Asset Management (India) Private Limited reserves the right to change the above structure as may deem necessary**

Should you require any clarifications, please get in touch with your Relationship Manager.

Yours truly,



**Shantanu Srivastava**  
Chief Sales & Distribution Officer