

PRODUCT KEY FACTS

ChinaAMC Digital OFC -
ChinaAMC Digital Gold ETF (Listed Class)
(the “Sub-Fund”)
26 May 2026



- *This is a passive 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:	3418 – HKD Counter 9418 – USD Counter 83418 – RMB Counter
Trading lot size:	10 shares
Fund Manager:	China Asset Management (Hong Kong) Limited (the “ Manager ”)
Custodian:	Standard Chartered Trustee (Hong Kong) Limited
Sub-Custodian:	Standard Chartered Bank (Hong Kong) Limited
Gold Custodian and Gold Dealer:	Standard Chartered Bank
Gold Vault Provider ^{&} :	HKIA Precious Metals Depository Limited Malca-Amit Far East Ltd.
Benchmark:	LBMA Gold Price AM, being the morning fixing price of gold per troy ounce calculated, quoted in US dollars (“ USD ”) and published by the ICE Benchmark Administration Limited (“ IBA ”) once the IBA auction process run at 10:30 a.m. (London time) is concluded, or any benchmark as acceptable and approved under the relevant requirement(s) of the Code on Unit Trusts and Mutual Funds (the “ Code ”) (the “ LBMA Gold Price AM ”)
Base currency:	USD
Trading currencies:	HK dollars – HKD Counter US dollars – USD Counter Renminbi – RMB 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%^
Estimated tracking difference:	-0.65%*
Website:	https://www.chinaamc.com.hk/ (This website has not been reviewed by the SFC)

& The Sub-Fund's Bullion is safekept in designated vaults and the gold vaults are located in Hong Kong.

^ As the share class is newly launched, the figure is an estimate only and represents the sum of the estimated ongoing expenses chargeable to the relevant share class expressed as a percentage of the estimated average net asset value of the relevant share class. The actual figure may be different upon actual operation of the Sub-Fund and may vary from year to year.

* This figure is estimated tracking difference. Investors should refer to the Sub-Fund's website for more up-to-date information on actual tracking difference.

What is this product?

- ChinaAMC Digital Gold ETF (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 is a passively-managed "physical" exchange traded fund falling under Chapter 8.6 of the Code, meaning it holds actual gold.
- **The Sub-Fund offers both listed class of shares (the "Listed Class of Shares") and unlisted class of shares (the "Unlisted Class of Shares"). For the Unlisted Class of Shares, the Sub-Fund offers tokenized classes of shares 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 a separate statement for the offering of the tokenized Unlisted Classes of Shares.**
- **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.**

Investment Objective

The Sub-Fund's objective is to provide investment results that, before fees and expenses, closely correspond to the performance of the LBMA Gold Price AM.

Investment Strategy

To achieve its investment objective, the Sub-Fund will primarily acquire and hold Bullion (i.e. gold in the form of uniquely identifiable bars or ingots of minimum fineness of 99.5% gold from approved refiners on the LBMA Good Delivery List of Acceptable Refiners: Gold).

In addition, for the purpose of liquidity, up to 10% of the Net Asset Value of the Sub-Fund may be invested in cash, 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, and/or other physical gold exchange traded funds listed on internationally recognized stock exchanges which have a similar risk

profile to that of the Sub-Fund, including, but not limited to, the Hong Kong Stock Exchange and the New York Stock Exchange. Accordingly, the Sub-Fund may not be fully invested in Bullion at all times.

The Sub-Fund will not lend its Bullion. The Sub-Fund is also subject to the investment and borrowing restrictions as set out in Appendix 4 to the Prospectus.

Benchmark

The LBMA Gold Price AM is a price calculated, quoted in USD and published by the IBA once the IBA auction process run at 10:30 a.m. (London time) is concluded. The LBMA Gold Prices (the LBMA Gold Price AM, together with the afternoon fixing price of gold per troy ounce published by the IBA once the IBA auction process run at 3:00 p.m. (London time) is concluded) are expected to be a widely used international benchmark for daily gold prices. The LBMA Gold Price AM published by the IBA at any time is available on the IBA's website www.theice.com/iba (this website has not been reviewed by the SFC) as well as on the LBMA's website www.lbma.org.uk (this website has not been reviewed by the SFC).

Use of Derivatives / Investment in Derivatives

The Sub-Fund will not use derivatives for any purposes.

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 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. Risks relating to the LBMA Gold Price AM

- The calculation of the LBMA Gold Price AM is not an exact process. Rather, these are based upon a procedure of matching orders from participants in the auction process and their customers to sell the gold with orders from participants in the auction process and their customers to buy gold at particular prices. The LBMA Gold Price AM does not therefore purport to represent every single buyer or seller of gold in the market, nor does it purport to set a definitive price for gold at which all orders for sale or purchase will take place on that particular day or time.
- While the auction processes used to establish the LBMA Gold Price AM is expected to be a transparent and auditable process in accordance with applicable benchmark regulations, there is no guarantee that the participants in the auctions may not be biased or influenced for their own purposes when participating in the auction or the auction may not be manipulated and therefore the price fixed may not reflect the fair value. Further, the operation of the auction process which determines the LBMA Gold Price AM is dependent on the continued operation of IBA and LBMA and their applicable systems. Neither the Manager nor the Custodian has any control or supervision over the auction processes of the LBMA Gold Price AM or the operation and systems of IBA and LBMA. The LBMA Gold Prices have been regulated by the Financial Conduct Authority since 1 April 2015.
- The historical methods of setting the price of gold have been the subject of litigation and regulatory investigations. Within the past few years, electronic auction methodologies have replaced the historical non-electronic auction methods of setting the price of gold. However, if there is a perception that the price of gold is susceptible to intentional disruption, or if the LBMA Gold Price AM is not received with confidence by the markets, the behavior of investors and traders in gold

may reflect the lack of confidence and it may have a negative effect on the price of gold and, consequently, the value of the shares.

- If the LBMA Gold Price AM is discontinued, the Manager will, in consultation with the Custodian, seek the SFC's prior approval to replace the LBMA Gold Price AM with another benchmark that has similar objectives to the LBMA Gold Price AM as applicable. If the Manager and the Custodian do not agree within a reasonable period on a suitable replacement benchmark acceptable to the SFC, the Manager may, in its discretion, terminate the Sub-Fund. Upon the Sub-Fund being terminated, the amount distributed in accordance with the Instrument of Incorporation may be less than the capital invested by the shareholders and investors may suffer losses.

3. Gold custody and insurance risk

Custody risk

- Bullion deposited with the Sub-Fund is safekept by the Gold Custodian at designated vaults maintained by the Gold Vault Providers and is primarily held on a "fully allocated" basis (which means the Bullion belonging to the Sub-Fund will be physically segregated from precious metals and gold belonging to others). Bullion is allocated only in multiples of whole bars. Access to the Sub-Fund's Bullion, however, may be restricted by external events, such as flooding or terrorist attack, and other unforeseeable events beyond the control of the Manager and the Custodian.

Unallocated account risk

- Any quantity of Bullion that cannot be allocated in a whole number of physical bars will be acquired by the Manager on an unallocated basis and held by the Gold Custodian for the Sub-Fund pursuant to the unallocated precious metals account agreement. Unallocated gold will not be segregated from the Gold Custodian's assets, and the Sub-Fund will be an unsecured creditor of the Gold Custodian with respect to the amount so held in the event of the insolvency of the Gold Custodian. In the event the Gold Custodian becomes insolvent, the Gold Custodian's assets might not be adequate to satisfy a claim by the Sub-Fund for the amount of gold held in their respective unallocated gold accounts. Generally, no more than 430 troy ounces of the Sub-Fund's Bullion is expected to be held in an unallocated account of the Sub-Fund at the close of business each day. Under exceptional circumstances, this threshold may be temporarily exceeded but the Manager will allocate such unallocated gold in a timely manner.

Insurance risk

- The Sub-Fund does not insure its gold. However, the full value of the Sub-Fund's Bullion's held in custody by the Gold Custodian at the designated vaults with the Gold Vault Provider(s) are covered by both primary and secondary insurance subject to applicable exclusions that the Gold Custodian considers to be appropriate and consistent with market standards. The Gold Custodian through its appointments of its service providers ensures that adequate insurance coverage is maintained by the Gold Vault Providers in respect of the full value of Bullion safekept with them. This primary insurance coverage acts as a first recourse in the event of loss. In addition, the Gold Custodian maintains a specie insurance policy that serves as a secondary or excess coverage for the Sub-Fund's Bullion and the Sub-Fund's gold held by the Gold Custodian on an unallocated basis.
- Where the Sub-Fund suffers a loss as a result of loss or damage to its Bullion held with the Gold Vault Providers, the Manager shall direct any claims for loss to the Custodian only. The Custodian (on behalf of the Sub-Fund) will, via the Sub-Custodian, make a claim against the Gold Custodian, which will, in turn, make a claim against the Gold Vault Providers under the relevant service agreements. However, there can be no assurance that aforementioned coverages will be sufficient against all risks associated with the custody of Bullion which is deposited at the Gold Vault Providers' vaults and held for the account of the Sub-Fund or other risks associated with

gold held on an unallocated basis (as the case may be). Accordingly, there is a risk that some or all of the Bullion could be lost, stolen or damaged and the Sub-Fund would not be able to satisfy its obligations in respect of the Shares.

4. Reliance on Gold Dealer risk

- Currently, only one Gold Dealer has been appointed in respect of the Sub-Fund. As such, the Sub-Fund's reliance on the Gold Dealer is subject to the risks disclosed herein. The Sub-Fund may be more exposed to such risks than a fund that has more than one gold dealer
- The Gold Dealer is the provider of Bullion, and accordingly, creations of Listed Class of Shares depend on the Gold Dealer. For redemption of Listed Class of Shares, the Manager may only sell Bullion to the Gold Dealer, and accordingly, redemptions of Listed Class of Shares also depend on the Gold Dealer. If, for any reason, the Gold Dealer ceases to provide Bullion to the Sub-Fund or accept Bullion from the Sub-Fund (as the case may be) and there is no suitable substitute Gold Dealer identified, Shares may not be created or redeemed (as the case may be) which may cause the trading price to deviate from the NAV per Listed Class of Shares, possibly leading to a suspension of trading of Shares on the SEHK. The gold price at which the Sub-Fund trades may not always be the best market price as the Sub-Fund currently only has one Gold Dealer.
- The Manager relies on the Gold Dealer to ensure that all Bullion will meet the requisite standard and guarantee the fineness of the Bullion sold to the Sub-Fund, so there is no guarantee that all Bullion will meet such standard / fineness, although the Sub-Fund is indemnified by the Gold Dealer against all loss suffered or incurred by the Sub-Fund in connection with the non-compliance by the Gold Dealer to such standard / fineness pursuant to the gold trading agreement with the Gold Dealer.

5. Gold market and concentration risk

- The Sub-Fund will invest primarily in Bullion. There is no guarantee that the price of Bullion will appreciate. 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 industries and sectors related to gold or production and sale of gold. Furthermore, the Sub-Fund is susceptible to fluctuations in the price of gold resulting from supply and demand of a single commodity, gold. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments.

6. Passive investment risk

- The Sub-Fund is not actively managed and will not adopt any temporary defensive position against any market downturn. Therefore when there is a decline in the LBMA Gold Price AM, the Sub-Fund will also decrease in value.

7. Tracking error risk

- The Sub-Fund may be subject to tracking error risk, which is the risk that its performance may not track that of the LBMA Gold Price AM exactly. This tracking error may result from the investment strategy used, and fees and expenses. The Manager will monitor and seek to manage such risk in minimising tracking error. There can be no assurance of exact or identical replication at any time of the performance of the LBMA Gold Price AM.

8. Foreign currency risk

- While the Sub-Fund's base currency is USD, Listed Class Shares may also be traded in HKD and RMB. Accordingly secondary market investors may be subject to additional costs or losses associated with foreign currency fluctuations between such currencies and changes in exchange rate controls (if any) when trading Listed Class Shares in the secondary market.

9. 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.
- 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.
- In respect of the RMB counter, not all stockbrokers or custodians may be ready and able to carry out trading and settlement of the RMB-traded Shares. The limited availability of RMB outside the PRC may also affect the liquidity and trading price of the RMB-traded Shares.

10. RMB currency and conversion risks

- The Shares under RMB counter are traded in RMB. RMB is currently not freely convertible and is subject to foreign exchange controls and restrictions.
- Non RMB-based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies will not depreciate. Any depreciation of RMB could adversely affect the value of investor's investment in the Sub-Fund.
- Although offshore RMB (CNH) and onshore RMB (CNY) are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors.

11. Differences in dealing arrangements between Listed and Unlisted Classes of Shares

- Investors of Listed and Unlisted Classes of Shares are subject to different pricing and dealing arrangements. The net asset value per share of each of the Listed and Unlisted Classes of Shares may be different due to different fees and costs applicable to each class.
- 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 Unlisted Classes of Shares 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. Depending on market conditions, investors of the Unlisted Classes of Shares may be at an advantage or disadvantage compared to investors of the Listed Class of Shares.
- In a stressed market scenario, investors of the Unlisted Classes of Shares could redeem their shares at net asset value per share 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 could sell their Shares in the secondary market during the day thereby crystallising their positions while investors of the Unlisted Classes of Shares could not do so in a timely manner until the end of the day.

12. Multi-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.

13. Difference in trading and opening hours of the SEHK and the London Bullion market

- The trading hours of the SEHK do not match the gold fixing hours of the London bullion market. On the London bullion market, trading can occur throughout the day, but twice daily during London trading hours there is a fix which provides reference gold prices for the day's trading.

One of the fixes, in the morning (London time), is the LBMA Gold Price AM. The morning session of the fix starts at 10.30 am (London time) and the afternoon session of the fix starts at 3.00 p.m. (London time). The Sub-Fund will seek to track the LBMA Gold Price AM. This means that the reference price for Shareholders will be the price determined in London the previous Business Day and this price will not be updated during the trading hours of the SEHK.

- The lack of real time valuation of Bullion could mean that Shares may trade at a premium or discount to net asset value or that the net asset value per shares may not reflect movements in the over-the-counter market price for Bullion.

14. 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.
- In respect of the RMB counter, There may be less interest by potential market makers making a market in RMB-traded Shares. Furthermore, any disruption to the availability of RMB may adversely affect the capability of market makers in providing liquidity for the Shares.

15. Reliance on the same group risk

- The Custodian, the Sub-Custodian, the Gold Custodian and the Gold Dealer are subsidiaries of Standard Chartered plc (the "**Group**"). Whilst these are separate legal entities and operationally independent, in the event of a financial catastrophe or the insolvency of any member of the Group, there may be adverse implications for the business of the Group as a whole or other members of the Group which could affect the provision of services to the Sub-Fund. In such event the net asset value and liquidity of the Sub-Fund may be adversely affected and its operation disrupted.
- In addition, it should be noted that given that the Custodian, the Sub-Custodian, the Gold Custodian and the Gold Dealer are all members of the Group, conflicts of interest in respect of the Sub-Fund may arise from time to time amongst any of them. The Custodian will manage any such conflict in the best interest of investors and ensure such conflicts are resolved fairly.

16. Termination risk

- The Sub-Fund may be terminated early under certain circumstances, for example, where the LBMA Gold Price AM is no longer available for benchmarking, or if the size of the Sub-Fund falls below USD 10,000,000, or where the gold custody agreement between the Gold Custodian and the Custodian (via its Sub-Custodian) is terminated and the Gold Custodian ceases to act as a gold custodian and no replacement gold custodian acceptable to the SFC is appointed upon such cessation, or where the Gold Vault Providers cease to be able to provide custody services in respect of the Sub-Fund, no replacement provider of a secure vault is found (within sixty Business Days of the date of cessation) which is acceptable to both the Manager and the Custodian. In case of termination of the Sub-Fund, the related costs will be borne by the Sub-Fund. The net asset value may be adversely affected and Shareholders may suffer loss.

How has the Sub-Fund performed?

As 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*#:	0.40% per annum
Custodian fee (including sub-custodian fee, gold custodian fee, gold vault provider fee, fund administration fees, transfer agency fees and fiduciary fees)*:	Up to 0.50% per annum (current level up to 0.23% per annum) of the Sub-Fund's value attributable to the Listed Class of Shares, subject to a minimum monthly fee of USD 4,166
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 important news and 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 and RMB);
- the near real time indicative net asset value per share based on the mid-point of the bid/ask spread of gold prices provided by ICE Data Indices (updated every 15 seconds during SEHK trading hours) in HKD, USD and RMB;
- latest list of Gold Dealer(s), Gold Vault Provider(s), Participating Dealer(s) and Market Maker(s);
- full portfolio information of the Sub-Fund (updated on a daily basis); and
- the estimated annual tracking difference and tracking error of the Sub-Fund.

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

The last net asset value per share in HKD or RMB 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 HKD:USD foreign exchange rate or RMB:USD foreign exchange rate quoted by Bloomberg at 10:30 a.m. (London 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.