

**ICBC CREDIT SUISSE INVESTMENT FUNDS (the “Fund”)  
- ICBCCS RMB Fixed Income Fund (the “Sub-Fund”)**

**This document is important and requires your immediate attention. If you are in any doubt about the contents of this document, you should seek independent professional financial advice. Investment involves risk. Please refer to the Explanatory Memorandum of the Fund and the Sub-Fund and the Key Fact Statement of the Sub-Fund (“KFS”) for further details including the risk factors.**

**ICBC Credit Suisse Asset Management (International) Company Limited 工銀瑞信資產管理(國際)有限公司 (the “Manager”) accepts full responsibility for the accuracy of the information contained in this document at the date of publication and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading.**

**Capitalised terms used herein shall bear the same meanings as capitalised terms used in the Explanatory Memorandum for the Fund and the Sub-Fund dated August 2018, as may be amended and supplemented from time to time (the “Explanatory Memorandum”).**

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20 August 2018

Dear Unitholders,

We are writing to inform you of the following changes to the Sub-Fund.

**Availability of updated Key Fact Statement**

The updated version of the Product Key Fact Statement of the Sub-Fund is now available.

**Updates to the EM**

As indicated below, the following updates will be reflected in the Explanatory Memorandum.

**Clarification of PRC Securities Definition**

Update the “PRC Securities” definition under Section **DEFINITIONS**.

**Update the Directors’ Information**

Update the introduction of Ms. Guo Tehua, Mr. Hao Wei, Mr. Du Haitao under Section **MANAGEMENT AND ADMINISTRATION OF THE FUND**.

**Update the Risk Factors**

Update the information of *Legal, tax and regulatory risk* under Section **RISK FACTORS**.

**Enhancement of Disclosures on PRC Taxation**

Further enhance the description of associated PRC Taxation in respect of investments in Chinese markets under Section **TAXATION**, including Corporate Income Tax, WIT, Value Added Tax (“VAT”) and local surcharges and Stamp duty. And further enhance the disclosure of PRC tax provision under Section **TAXATION** and **APPENDIX I**.

Investors should be aware that there could be significant (positive or negative) adjustment to the respective Net Asset Value of the Sub-Fund depending on whether the tax provisioning for the Sub-Fund is greater or less than the amount of associated PRC Taxation attributable to the respective Sub-Funds.

**Reduction of Monthly Minimum Trustee Fee**

In the interest of the Unitholders, in addition to the reduction of minimum monthly fee to RMB 10,000 from 1 July 2017 to 30 June 2018, the Trustee shall further reduce the minimum monthly fee to 31 December 2018. Subject to the minimum monthly fee, the Trustee Fee currently charges at 0.10%p.a. for the first RMB 1 billion of Net Asset Value of the Sub-Fund.

If you have any questions or require further information, please contact the Manager at Suite 801, 8/F, ICBC Tower, 3 Garden Road, Central, Hong Kong or by telephone at 3975 3675.

Yours faithfully,  
ICBC Credit Suisse Asset Management (International) Company Limited  
工銀瑞信資產管理(國際)有限公司

工銀瑞信投資基金（「基金」）  
—工銀瑞信人民幣固定收益基金（「子基金」）

本文件乃重要文件，務請閣下即時垂閱。如閣下對本文件的內容有任何疑問，應尋求獨立專業財務建議。投資涉及風險。有關風險因素等進一步詳情，請參閱基金及子基金的註釋備忘錄及子基金產品資料概要（「資料概要」）。

工銀瑞信資產管理(國際)有限公司（「基金經理」）對本文件所載資料於發佈日期的準確性承擔全部責任，並在作出一切合理查詢後確認，據其所深知及確信，並無遺漏其他事實致使任何陳述產生誤導。

本文件所用詞彙與日期為 2018 年 8 月的基金及子基金註釋備忘錄（可能經不時修訂及補充）（「註釋備忘錄」）所用詞彙具有相同涵義。

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2018 年 8 月 20 日

敬啟者：

現通知閣下子基金有以下的修訂。

**產品資料概要更新版本**

子基金的產品資料概要有更新的版本可供參考。

**基金注釋備忘錄的更新**

如下文所示，以下更新將反映在基金說明書中。

**加強對中國證券定義的解釋**

在 **釋義** 章節下，更新「中國證券」的定義。

**對董事的資料進行更新**

在 **本基金之管理及行政** 章節下，更新郭特華女士、郝煒先生及杜海濤先生的資料。

**對風險因素進行更新**

在 **風險因素** 章節下，更新 **法律、稅務及監管風險** 的資料。

**加強對中國稅項的披露**

在 **稅項** 章節下，進一步加強描述有關投資於中國市場的相關稅項，包括企業所得稅、預扣所得稅、增值稅及地方附加稅、印花稅，以及加強在 **稅項** 和 **附錄一** 中對中國稅務撥備的披露。

投資者應該注意，視乎子基金之稅務撥備多於或少於歸於相關子基金的相關稅項，子基金的資產淨值可能有重大（正面或負面）的調整。

### **調減受託人最低月費**

為給予單位持有人更大利益，除了由 2017 年 7 月 1 日至 2018 年 6 月 30 日給將最低月費下調至人民幣 1 萬元以外，基金受託人會將最低月費下調延至 2018 年 12 月 31 日。除最低月費之外，當子基金資產淨值首達到 10 億元後，受託人費用以每年 0.10% 計算。

如有任何疑問或需要進一步資料，請與基金經理聯絡，地址為香港中環花園道 3 號工銀大廈 8 樓 801 室，電話號碼為 3975 3675。

**ICBC Credit Suisse Asset Management (International) Company Limited**  
工銀瑞信資產管理(國際)有限公司

謹啟