

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase units in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

AMUNDI OPPORTUNITIES - AMUNDI INDIA INFRASTRUCTURE FUND (the "Fund")

Product Type	Unit Trust	Launch Date	7 May 2008
Manager	Amundi Singapore Limited	Custodian	The Hongkong and Shanghai Banking Corporation Limited
Trustee	HSBC Institutional Trust Services (Singapore) Limited	Dealing Frequency	Every Business Day
Capital Guaranteed	No	Expense Ratio for year ended 31 May 2018	3.59%
Name of Guarantor	Not applicable		

PRODUCT SUITABILITY	
WHO IS THE PRODUCT SUITABLE FOR? <ul style="list-style-type: none"> ■ The Fund is <u>only</u> suitable for investors who: <ul style="list-style-type: none"> - seek long term capital growth; - are looking for exposure to a diversified basket of equity stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy; and - are comfortable with the volatility and risk of investing in a narrowly focused sector equity fund. 	Further Information Refer to the "Structure, Investment Objective, Focus and Approach of the Sub-Funds" section in paragraph 6.3 of the Prospectus for further information on product suitability.
KEY PRODUCT FEATURES	
WHAT ARE YOU INVESTING IN? <div style="display: flex; align-items: center; justify-content: center; margin: 10px 0;"> <div style="border: 1px solid black; padding: 10px; text-align: center; width: 200px;"> Fund Amundi India Infrastructure Fund </div> <div style="font-size: 2em; margin: 0 20px;">➔</div> <div style="border: 1px solid black; padding: 10px; text-align: center; width: 200px;"> Securities of companies involved in the infrastructure growth of the Indian economy </div> </div> <ul style="list-style-type: none"> ■ You are investing in a unit trust constituted in Singapore as a sub-fund of Amundi Opportunities. 	Refer to the "Structure, Investment Objective, Focus and Approach of the Sub-Funds" section in paragraph 6.3 of the Prospectus for further information on features of the product.

¹ The Prospectus is available at Amundi Singapore Limited, 80 Raffles Place, #23-01/03, UOB Plaza 1, Singapore 048624 during business hours or its authorised agents or distributors.

Investment Strategy	
<ul style="list-style-type: none"> The Fund will invest primarily in equity stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy. The Manager will adopt a top-down approach to identify which sectors are more likely to appreciate in the next 3-5 years, followed by stock-picking in the respective sectors. The Fund may invest in financial derivative instruments as described in the Prospectus. 	Refer to the "Structure, Investment Objective, Focus and Approach of the Sub-Funds" section in paragraph 6.3 of the Prospectus for further information on the investment strategy of the Fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? <ul style="list-style-type: none"> The Manager, the Trustee and the Custodian of the Fund are Amundi Singapore Limited, HSBC Institutional Trust Services (Singapore) Limited and The Hongkong and Shanghai Banking Corporation Limited respectively. 	Refer to the "The Manager" and "The Trustee and the Custodian" sections in paragraphs 2 and 3 of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? Investors should note that the value of Units, and the income accruing to the Units, may fall or rise and that investors may not get back their original investment.	Refer to the "Risks" section in paragraphs 9.1 and 9.4 of the Prospectus for further information on risks of the product.
Market and Credit Risks	
<ul style="list-style-type: none"> Your investments may go up or down due to changing economic, political or market conditions that impact the share price of the companies which the Fund invests in. Investments in less developed markets tend to be less liquid and more volatile than those in major markets. Investment in stocks and other equity securities are subject to greater price volatility than that experienced by bonds and other fixed income securities. 	
Liquidity Risks	
<ul style="list-style-type: none"> The Fund is not listed and you can redeem only on Dealing Days. <ul style="list-style-type: none"> All redemption requests should be made to the Manager or its authorised agents or distributors. 	
Product-Specific Risks	
<ul style="list-style-type: none"> Investing in the securities markets in India is subject to the risks of investing in emerging markets generally and the risks specific to the Indian markets, including its political, social and economic situation. There may also be a lower level of liquidity in the market from investing in the securities markets in India, which could potentially lead to severe price volatility. Other risks to your investments include interest rate risk, credit risk, currency risk, political and regulatory risk and risks associated with 	

<p>the use of financial derivative instruments.</p> <p>■ The Fund may invest in financial derivative instruments and may be subject to risks associated with such instruments including losses arising from changes in market circumstances contrary to positions taken.</p>													
FEES AND CHARGES													
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u></p> <p>■ You will need to pay the following fees and charges as a percentage of your gross investment sum:</p> <table border="1" data-bbox="217 600 1110 703"> <tr> <td>Preliminary Charge</td><td>• Up to 5% (maximum 5%)</td></tr> <tr> <td>Realisation Charge</td><td>• Currently nil (maximum 2%)</td></tr> <tr> <td>Switching Charge</td><td>• Up to 1% (maximum 2%)</td></tr> </table> <p>Some distributors may charge other fees which are not listed in the Prospectus, and you should check with the relevant distributor on whether there are any other fees payable to that distributor.</p> <p><u>Payable by the Fund from invested proceeds</u></p> <p>■ The Fund will pay the following fees and charges to the Manager, Trustee and other parties:</p> <table border="1" data-bbox="217 889 1110 1518"> <tr> <td> Management Fee (a) Retained by Manager (b) Paid by Manager to financial adviser (trailer fee) </td><td> • Currently 1.8% p.a. (maximum 2% p.a.) (a) 24% to 75%² of Management Fee (b) 25% to 76%² of Management Fee </td></tr> <tr> <td>Trustee Fee</td><td>• Currently 0.05% p.a. (maximum 0.25% p.a.), subject to a minimum of US\$5,000 p.a.</td></tr> <tr> <td>Other fees or charges which constitute 0.10% or more of the Fund's NAV*</td><td> • Audit fee: 0.30% of the NAV • Bank charges: 0.19% of the NAV • Professional expenses: 0.74% of the NAV • Registrar fee: 0.18% of the NAV (maximum not exceeding S\$30,000 per annum) • Valuation fee: 0.17% of the NAV (maximum not exceeding 0.1% per annum subject always to a minimum of S\$7,500 per annum) • Transaction cost: 1.03% of the NAV </td></tr> </table> <p>* Based on the Amundi Opportunities' financial statements as of 31 May 2018.</p>	Preliminary Charge	• Up to 5% (maximum 5%)	Realisation Charge	• Currently nil (maximum 2%)	Switching Charge	• Up to 1% (maximum 2%)	Management Fee (a) Retained by Manager (b) Paid by Manager to financial adviser (trailer fee)	• Currently 1.8% p.a. (maximum 2% p.a.) (a) 24% to 75% ² of Management Fee (b) 25% to 76% ² of Management Fee	Trustee Fee	• Currently 0.05% p.a. (maximum 0.25% p.a.), subject to a minimum of US\$5,000 p.a.	Other fees or charges which constitute 0.10% or more of the Fund's NAV*	• Audit fee: 0.30% of the NAV • Bank charges: 0.19% of the NAV • Professional expenses: 0.74% of the NAV • Registrar fee: 0.18% of the NAV (maximum not exceeding S\$30,000 per annum) • Valuation fee: 0.17% of the NAV (maximum not exceeding 0.1% per annum subject always to a minimum of S\$7,500 per annum) • Transaction cost: 1.03% of the NAV	<p>Refer to the "Fees and Charges" section in paragraphs 8.1.1 and 8.1.2 of the Prospectus for further information on fees and charges.</p>
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² Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The Fund is valued on each Dealing Day. The Net Asset Value per Unit of the Fund will normally be available within three Business Days in Singapore after each relevant Dealing Day in Bloomberg and the Manager's website at www.amundi.com.sg/retail

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- You can exit the Fund at any time by submitting realisation forms to the Manager or its authorised agents or distributors. For first-time individual investors, if you cancel the subscription within the cancellation period of seven calendar days from date of subscription, you may do so without incurring the sales charge and fees stated above. However, you will have to take the risk for any price changes in the Net Asset Value (NAV) of the Fund since you purchased it and pay any administrative or other fee imposed by the distributor.
- You will receive the realisation proceeds within seven business days from the time the Manager receives and accepts your request to exit from the Fund.
- Your realisation price is determined as follows:
 - If you submit the redemption order by 4pm on a Dealing Day, you will be paid a price based on the NAV of the Fund at the close of that Dealing Day.
 - If you submit the redemption order after 4 pm, you will be paid a price based on the NAV at the close of the next Dealing Day.
 - The net realisation proceeds that you will receive will be the realisation price multiplied by the number of units realised, less any charges. An example is as follows:

Number of units realised	X	Realisation Price* (Net Asset Value per Unit)	=	Realisation Proceeds
1,000 units	X	S\$1.050	=	S\$1,050

* There is currently no realisation charge.

Refer to "Realisation of Units" section in the paragraph 12 of the Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

Customer Service Hotline: (65) 6439 9333

Email: enquiry-sg@amundi.com

Website: www.amundi.com.sg

APPENDIX : GLOSSARY OF TERMS

"Business Day" means any day (other than a Saturday or Sunday or a gazetted public holiday) on which commercial banks are open for business in any particular place or any other day as the Manager and the Trustee may agree in writing.

"Dealing Day" means every Business Day in Singapore and India.