Costs and Charges Disclosure Document

This document provides you with important information on the costs and charges for your selected investment options. It is not marketing material. The information is required by law to help you understand the cost of investing. It is important that you read this document so you can make an informed decision about whether to invest.

Global Investment Centre

Threadneedle Managed Bond Z Accumulation GB00BRTM3L73

The Costs and Charges Disclosure Document aims to provide you with an aggregated view of all likely costs and charges relating to the purchase of your chosen investment. This is based on an illustrative investment amount and includes examples showing the cumulative effect of costs on the return on investment over time. The actual costs may differ depending on the invested amount.

This Costs and Charges Disclosure Document is accurate as at 07/10/2019.

What are the Costs and Charges?

These are the annualised costs and charges based on an assumed investment amount of £10,000 and an annual growth rate of zero. One-off charges are payable in the first year only.

Cost Category	Cost Description	%	Costs
Service Costs		**0.25**	**£25.00**
Ongoing Charges	Account Fee	0.25	£25.00
Product Costs		**0.83**	**£83.26**
One-Off Charges	Entry and/or Exit charges	0.00	£0.00
Ongoing Charges	Ongoing charges levied by the investment company for managing the product.	0.68	£68.00
Transaction Costs	Ongoing cost of purchasing and selling securities within the product by the investment company.	0.15	£15.26
Incidental Costs	Other costs associated with the product, such as Performance Fees (where applicable)	0.00	£0.00

Total Costs	**1.08**	**£108.26**

Occasionally, the Transaction Costs shown could be negative. This happens when the investment manager has been able to buy investments at a rate lower than the market rate. The benefit of such a discount will be reflected in the costs and projected figures shown in this document.

Costs represented within this document are subject to rounding which may result in minor differences between the represented percentage costs and the value.

The Total Costs represent the estimated first year costs of your investment.

No Third Party Payments are received by us in respect of your investment.

More detailed information about the costs and charges, including how they are calculated, is available within the Key Features Document and/or Terms and Conditions of the relevant services.

HSBC UK

What will be the cumulative effect of costs and charges on my investment return?

The Total Costs will have an impact on your investment return. Whilst past performance is not an indicator of future performance we are able to give you examples of how the charges will affect what you might get back.

The below table provides an illustrative view of the cumulative impact of the Total Costs on the assumed investment amount over a period of 1, 3 and 5 years with an assumed annual growth rate of 3.00%. Where applicable, any Service Costs which are one-off charges have been included within the first year only.

	1 Year	3 Years	5 Years
What might you get back if there were no charges?	£10,300.00	£10,927.27	£11,592.74
What the cumulative costs could be?	£111.51	£343.79	£588.99
What you might get back after charges?	£10,188.49	£10,583.48	£11,003.75

The actual costs incurred may differ depending on your investment amount.

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Issued by HSBC UK Bank plc
HSBC UK Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW
Registered in England number 09928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ.
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EXANTE-327-F00000V3WU-07/10/2019