



VINACAPITAL-VIBF

VINACAPITAL INSIGHTS BALANCED FUND



VINACAPITAL-VIBF is a balanced open-ended fund professionally managed by VinaCapital.



VINACAPITAL-VIBF invests equally in bonds and equities and gives investors the opportunity to participate in equity upside while limiting overall portfolio volatility.



VINACAPITAL-VIBF is considered medium risk, suitable for investors who expect average and stable returns over the medium to long-term.

Why should you invest in VINACAPITAL-VIBF?

	VINACAPITAL-VIBF gives you the opportunity to participate in equity upside, and own fixed income securities to limit overall portfolio volatility.
	Professionally managed by a portfolio management team of two investment experts with support from a highly qualified in-house research team of 15 analysts.
	Invests in bonds and listed stocks of companies with strong fundamentals and sustainable profitability. Benefits from the potential growth of the equity market without 100% of the volatility.
	High liquidity, daily trading.
	VinaCapital MiO application on the web and mobile which enables investors to manage their portfolios anytime, anywhere.

VINACAPITAL-VIBF information

Ticker	VINACAPITAL-VIBF
Inception date	02/07/2019
Trading frequency	From Monday to Friday (T Day)
Subscription order	Before 2.40PM, T-1 Day
Money transfer	Before 2.40PM, T-1 Day
Order confirmation	T+3 Day
Payment to investors	T+5 Day
Supervisory bank	Standard Chartered VN

Investment returns

Investment date	NAV as of	Holding period	Annualised returns		Cumulative returns	
			% p.a.	BM	%	BM
01/01/2023	31/12/2023	1 year	11.2%	9.2%	11.2%	9.2%
01/07/2020	31/12/2023	3 years	10.4%	3.2%	34.5%	10.1%
02/07/2019 (inception date)	31/12/2023	4.5 years	9.7%	4.6%	51.5%	22.3%

- BM: Benchmark - Average of VN-Index and 12-month VND denominated deposit rate by Vietcombank; p.a.: per annum

ABOUT VINACAPITAL

VinaCapital is one of the most experienced asset and investment management companies in Vietnam with assets under management of USD4.0 billion.

- 21 years of experience in Vietnam.
- Over 200 local and foreign employees, including 65 investment professionals and analysts.
- Invests in the widest range of assets in Vietnam, including stocks, bonds, private equity, venture capital, real estate, and energy.
- Extensive business network, including more than 300 companies and projects in which VinaCapital invests and manages. As a result, VinaCapital has access to private deals, data, insights, and unique information to support investment decisions.
- Leading performance in foreign and domestic funds in Vietnam.

(* Benchmark: Average of VN-Index and 12-month VND denominated deposit rate by Vietcombank.

VIBF_Fly_HSBC_Jan 2024_EN

Fee scheme

Subscription fee	0%
Redemption fee	Less than 1 year: 2.0% From 1 year to less than 2 years: 1.5% From 2 years and onwards: 0.5%
PIT tax	0.1%

Instructions for money transfer

- Beneficial owner: **VINACAPITAL-VIBF**
 - Account number: **903 416 291 04**
 - Bank: **Standard Chartered Vietnam**
 - Amount:
 - Description: **911Cxxxxxx**
- (Remark: 911Cxxxxxx is your fund certificate trading account number)

Investment allocation

