

IMPORTANT: This document is important and requires your immediate attention. If you are in any doubt as to the action you should take, you should immediately consult your stockbroker, bank manager, solicitor, accountant or financial adviser. Unless otherwise defined, terms in this notice shall have the same meaning as that in the Prospectus and the Hong Kong Covering Document of the Fund.

Hong Kong Securities and Futures Commission (“SFC”) authorization is not a recommendation or endorsement of the Fund nor does it guarantee the commercial merits of the Fund or its performance. It does not mean that the Fund is suitable for all investors, nor is it an endorsement of its suitability for any particular investor or class of investors.

Yinhua Fund Management Co., Ltd. (“the Manager”) accepts full responsibility for accuracy of the information contained in this document 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 and that opinions expressed in this document have been arrived at after due and careful consideration.

**Announcement on Commencement of Daily Subscription and Redemption
Business for Class H Units of
Yinhua Credit Theme Jijihong Bond Fund***
(*The name of the fund is not indicative of the fund’s performance and return)

Publication Date of Announcement: 17 December 2018

1. Basic Information of the Announcement

Fund Name	Yinhua Credit Theme Jijihong Bond Fund (“the Fund”)
Alias of the Fund	Yinhua Credit Theme Jijihong Bond
Fund Main Code	000286
Fund Operation Mode	Contract type open-ended
Fund Contract Effective Date	18 September 2013
Fund Manager	Yinhua Fund Management Co., Ltd.
Fund Custodian	Industrial and Commercial Bank of China Limited
Fund Registration Agency	Yinhua Fund Management Co., Ltd.
Basis of the Announcement	Laws and regulations such as the Securities Investment Funds Law of the People’s Republic of China, the Administrative Measures for the Operation of Publicly Offered Securities Investment Funds and the Fund Contract of Yinhua Credit Theme Jijihong Bond Fund (hereinafter the “Fund Contract”) and the Prospectus of Yinhua Credit Theme Jijihong Bond Fund (hereinafter the “Prospectus”)
Subscription Commencement	18 December 2018

Date		
Redemption Commencement Date	18 December 2018	
Switch – Switch In Commencement Date	-	
Switch – Switch Out Commencement Date	-	
Fixed Term Fixed Amount Investment Commencement Date	-	
Affiliated Classified Funds' Alias	Yinhua Credit Theme Jijihong Bond A	Yinhua Credit Theme Jijihong Bond H
Affiliated Classified Funds' Transaction Code	000286	960042
Whether to Open Subscription and Redemption Business	No	Yes

Note: Subscription and redemption business of Class A Fund Units of Yinhua Credit Theme Jijihong Bond Fund has begun processing since 21 October 2013. This announcement only opens the subscription and redemption business of Class H Units of Yinhua Credit Theme Jijihong Bond Fund.

2. Open Day and Open Hours of Daily Subscription and Redemption Business

Hong Kong investors may apply for subscription or redemption of Class H Units on each Hong Kong Business Day. Dealing in Class H Units will be processed on each Joint Business Day in accordance with the procedures as set out in the Hong Kong Covering Document. Please refer to the Hong Kong Covering Document for details.

3. Daily Subscription Business

3.1 Limitations on Subscription Amount

When subscribing for Class H Units of the Fund, the minimum amount of the initial subscription of each fund account is RMB 10 and the minimum amount for each subsequent subscription is RMB 10.

When accepting subscription application would have significant adverse effect on the interests of existing Unitholders, the Manager shall take measures to practically protect the legal

interests of existing Unitholders. Please refer to the Hong Kong Covering Document for details.

3.2 Subscription Fee Rate

3.2.1 Front-end Fees

The maximum Subscription fee rate for Class H Fund Units of the Fund shall not exceed 5% of the subscription amount with the actual rate of subscription fee as determined by the Authorised Distributor.

3.2.2 Back-end Fees

The Fund has not applied the back-end charging mode.

3.3 Other Matters Relevant to Subscription

The subscription fees of the Fund shall be charged when the investor subscribes for Fund Units. If the investor has multiple subscription within one day, applicable fee rates shall be calculated separately as single subscription.

4. Daily Redemption Business

4.1 Limitations on Redeemed Units

The Manager may, according to market conditions and within the permitted scope of laws and regulations, suspend the redemption of Class H units of the Fund or defer payment of redemption proceeds. Please refer to the Hong Kong Covering Document for details.

4.2 Redemption Fee Rate

The redemption fee rate for Class H Units of the Fund is 0.375% of the redemption amount, and the redemption fee shall be retained by the Fund.

4.3 Other Matters Relevant to Redemption

The redemption fees of the Fund shall be charged when Unitholders redeem Units of the Fund. The redemption fee shall be retained by the Fund.

5. Fund Sales Institutions

5.1 Off-exchange Sales Institutions

The Hong Kong Sales Institution of the Fund is Guoyuan Securities Brokerage (Hong Kong) Limited. If the Fund has added a new Sales Institution, the Company shall announce in a timely manner.

6. Disclosure Arrangement of Announcements on Net Value per Unit

Prices for Class H Units (i.e. NAV per Class H Unit) will be published on a daily basis on the website for Hong Kong investors: www.bea-union-investment.com, which is issued by the Hong Kong Representative. This website has not been reviewed by the SFC. Please refer to the Hong Kong Covering Document for details.

7. Other Matters Requiring Reminder

1. The Class H Units of the Fund are only available to Hong Kong Investors.
2. This announcement only explains the matters of Class H Units of the Fund commencing daily subscription and redemption business. If Investors wish to learn about the particulars of the Fund, please carefully read the Hong Kong Covering Document, Prospectus and Product KFS. Class H Units of the Fund are offered only on the basis of the information contained in the Hong Kong Covering Document, Prospectus and Product KFS, and must be accompanied by the latest annual report and if published thereafter, the latest half-yearly and quarterly report of the Fund . If there are inconsistencies between the information set out in this document and the information as set out in the Hong Kong Covering Document, the information disclosed in the Hong Kong Covering Document relating to Class H Units of the Fund shall prevail.
3. Investors shall process the subscription and redemption business at premises for processing fund sales business of Sales Institutions or according to other methods provided by the Sales Institutions.
4. For fund units mentioned in this announcement other than the Class H Units of the Fund, other units of the Fund have not been authorized by the Hong Kong Securities and

Futures Commission and are not for Hong Kong residents' investment. The Fund has Class H Fund Units available for Hong Kong Investors to subscribe for. Class A Fund Units of the Fund have not been authorized by the Hong Kong Securities and Futures Commission and must not be offered to the Hong Kong public.

5. Hong Kong Securities and Futures Commission authorization is not a recommendation or endorsement of the Class H Fund Units of the Fund nor does it guarantee the commercial merits of the Class H Fund Units of the Fund or its performance. It does not mean that the Class H Fund Units of the Fund is suitable for all investors, nor is it an endorsement of its suitability for any particular investor or class of investors.
6. Reminder: The Manager undertakes to manage and apply the Fund's assets with honesty, good faith, prudence and efficiency, but does not guarantee any profits or minimum return on the Fund. Investors should read carefully information disclosure documents such as the Fund Contract and the Fund Prospectus, and decide independently the investment value of the Fund, make investment decisions on themselves at their own investment risks. Performance of other funds managed by the Manager does not constitute a guarantee of the performance of the Fund. The Manager reminds investors of the "caveat emptor" principle for fund investments. After making an investment decision, the investment risks arising from the operation of the Fund and the changes in Net Value of the Fund shall be borne by the Investors.

If you have any queries, please direct these to your financial adviser or to the Hong Kong Representative BEA Union Investment Management Limited, at the address: 5/F, The Bank of East Asia Building, 10 Des Voeux Road Central, Hong Kong or by telephone at its telephone number: (852) 3608 0321.

Yinhua Fund Management Co., Ltd.

17 December 2018