

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus<sup>1</sup>.
- It is important to read the Prospectus before deciding whether to purchase 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.

## BLACKROCK GLOBAL FUNDS FINTECH FUND

<b>Product Type</b>	Investment Company	<b>Launch Date</b>	Class A: 4 September 2018 Class D: 4 September 2018
<b>Management Company</b>	BlackRock (Luxembourg) S.A.	<b>Custodian/Depository</b>	The Bank of New York Mellon SA/NV, Luxembourg Branch
<b>Trustee</b>	Not applicable	<b>Dealing Frequency</b>	Generally every business day in Luxembourg
<b>Capital Guaranteed</b>	No	<b>Expense Ratio for the financial year ended 31 August 2023</b>	Class A: 1.81% Class D: 1.00%
<b>Name of Guarantor</b>	Not applicable		

### PRODUCT SUITABILITY

#### WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
  - o Seek to maximise total return and invest in a manner consistent with the principles of environmental, social and governance (“ESG”) investing.
  - o Seek to invest in equity securities of companies globally whose predominant economic activity comprises the research, development, production and/or distribution of technologies used and applied in financial services.
  - o Are informed investors willing to adopt capital and income risk.

#### Further Information

Refer to “Investment Objective, Policy and Strategy” of the Singapore Prospectus for further information on product suitability.

### KEY PRODUCT FEATURES

#### WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of BlackRock Global Funds (“BGF”).
- BGF is an open-ended investment company incorporated in Luxembourg and its home regulator is the Commission de Surveillance du Secteur Financier (“CSSF”).
- Non-Distributing Shares do not pay dividends whereas Distributing Shares pay dividends.
  - o For Distributing (G), (R), (S), (T), (Y) and (C) Shares (if available): (i) dividends may come from capital of the Fund; (ii) this may reduce capital and the potential for future capital growth of the Fund, and (iii) similar to other Distributing Shares, there is no guarantee of payout and the dividends may rise or fall.

Refer to “The Company” and “The Funds” of the Singapore Prospectus for further information on features of the product.

<sup>1</sup> The Prospectus is available for collection at the offices of the Singapore Representative during normal business hours or accessible at [www.blackrock.com/sg](http://www.blackrock.com/sg).

**Investment Strategy**

- The Fund invests at least 70% of its total assets in the equity securities of companies globally whose predominant economic activity comprises the research, development, production and/or distribution of technologies used and applied in financial services.
- The Fund will focus on companies that generate revenues from the application of technology in the financial services industry sector and/or which aim to compete with traditional methods in the operation and distribution of financial products and services.
- In normal market conditions the Fund will invest in a portfolio of equity securities of companies with large, medium and small market capitalisation that are involved in activities including the following: payment systems, banking, investments, lending, insurance and software. Although it is likely that most of the Fund’s investments will be in companies located in developed markets globally, the Fund may also invest in emerging markets.
- The Fund may invest directly up to 20% of its total assets in the PRC by investing via the Shanghai-Hong Kong Stock Connect and/or the Shenzhen-Hong Kong Stock Connect.
- The Fund may use derivatives for investment purposes and for the purposes of efficient portfolio management. The Fund’s total assets will be invested in accordance with the ESG Policy, as outlined below and further described in the Singapore Prospectus: Companies are evaluated by the Investment Adviser (“IA”) based on their ability to manage the risks and opportunities associated with ESG factors and their ability to strategically manage longer-term issues surrounding ESG and the potential impact this may have on a company’s financial performance. The IA conducts enhanced analysis on all companies that it considers to have heightened ESG risks, higher carbon emissions and controversial business activities. In such circumstances, the IA may determine an engagement agenda for discussion with those companies in seeking to improve their ESG credentials. To undertake this analysis, the IA uses its fundamental insights and may use data provided by external ESG data providers, and proprietary models.

Refer to “Investment Objective, Policy and Strategy” and “Use of Derivatives and Securities Lending” of the Singapore Prospectus for further information on investment strategy.

**Parties Involved**

**WHO ARE YOU INVESTING WITH?**

- The Management Company is BlackRock (Luxembourg) S.A.
- The Management Company has delegated its investment management function of the Fund to one or more investment advisers within the BlackRock Group who may sub-delegate some of its/their functions to one or more sub-investment advisers within the BlackRock Group (each as listed in paragraph 3.2 of the Singapore Prospectus).
- The Depositary is The Bank of New York Mellon SA/NV, Luxembourg Branch.
- The Singapore Representative is BlackRock (Singapore) Limited.

Refer to “The Company”, “Management and Administration” and “Other Parties” of the Singapore 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?**

The price of Shares of the Fund and any income from them may fall as well as rise.

**These risk factors may cause you to lose some or all of your investment.**

Refer to “Risk Factors” of the Singapore Prospectus for further information on risks of the product.

**Market and Credit Risks**

- **The Fund may be subject to Currency Risks**
  - Foreign currency exchange rate movements are likely to influence the returns to investors in Singapore, hence investors may be exposed to exchange rate risks.
  - For Hedged Share Classes, while the Fund attempts to hedge currency risks, there can be no guarantee that it will be successful in doing so.
- **The Fund may be subject to Emerging and Frontier Markets Risks**
  - The Fund may invest in one or more emerging and frontier markets and may be subject to a higher than average volatility than investing in more developed markets due to greater political, tax, economic, social, foreign exchange, custodial, liquidity, regulatory or other risks.
- **The Fund may be subject to ESG Investment Policy Risk**
  - The use of ESG criteria may affect the Fund’s investment performance and, as such, the Fund may perform differently compared to similar funds that do not use such criteria.
- **The Fund may be subject to Equity Risks**
  - The values of equities fluctuate daily and can be influenced by many factors including issuer-specific factors and broader economic and political developments.

**Liquidity Risks**

- Redemptions may be suspended in certain circumstances detailed in the Prospectus.

**Product-Specific Risks**

- **The Fund may be subject to Derivatives Risks**
  - The use of derivatives may expose the Fund to a higher degree of risk. Derivative contracts can be highly volatile and a relatively small market movement may have a potentially larger impact on derivatives than on standard bonds or equities. Leveraged derivative positions can hence increase the Fund’s volatility. The Fund may sustain loss as a result of the failure of a derivatives counterparty to comply with the terms of the derivatives contract.
- **The Fund may be subject to Smaller Capitalisation Companies Risks**
  - The Fund may invest in small cap companies. Such investments may have higher than average volatility and liquidity risks.

**FEES AND CHARGES**

**WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?**

Payable directly by you

<b>Initial Charge</b>	Class A: Up to 5%, Class D: Up to 5%
<b>Redemption Charge</b>	Nil <sup>a</sup>
<b>Conversion Charge</b>	Nil <sup>a</sup>

<sup>a</sup> A redemption charge of up to a maximum of 2% may be levied where excessive trading by a Shareholder is suspected. A conversion charge of up to a maximum of 2% may be levied where excessively frequent conversions are made.

For more information about distributors’ charges, please contact the relevant distributor through which you acquire your Shares.

Payable by the Fund from invested proceeds

<b>Management Fee<sup>2</sup></b> <b>(a) Retained by Management Company</b> <b>(b) Paid by Management Company to Singapore distributors (trailer fee)<sup>3</sup></b>	Class A: 1.50% p.a., Class D: 0.68% p.a. (a) 40% to 100% of Management Fee (b) 0% to 60% of Management Fee
<b>Administration Fee<sup>2</sup></b>	Currently up to 0.25% p.a.

Refer to “Fees, Charges and Expenses” and Appendix 1 of the Singapore Prospectus for further information on fees and charges.

<sup>2</sup> The combined Management and Administration Fees may be increased to up to a maximum of 2.25% in total by giving Shareholders 3 months’ prior notice.

<sup>3</sup> Your Singapore distributor is required to disclose to you the amount of trailer fee it receives from the Management Company.

<b>Depository Fees</b>	Custody safekeeping fees: From 0.0024% to 0.45% p.a. Transaction fees: From US\$5.50 to US\$124 per transaction
<b>Securities Lending Fee</b>	The securities lending agent, BlackRock Advisors (UK) Limited, receives remuneration amounting to 37.5% of the gross revenue from securities lending, with all direct and indirect costs borne out of BlackRock's share.

**VALUATIONS AND EXITING FROM THIS INVESTMENT**

**HOW OFTEN ARE VALUATIONS AVAILABLE?**

The net asset value of the Class A and Class D Shares for the previous dealing day may be obtained from the Singapore Representative or an appointed Singapore distributor and will also be published on [www.blackrock.com/sg](http://www.blackrock.com/sg).

Refer to "Obtaining Price Information" and "Redemptions" of the Singapore Prospectus for further information on valuation and exiting from the product.

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

- The Fund does not offer a cancellation period to investors.
- You may request to redeem your shares on any Dealing Day.
- Redemption proceeds are determined as follows:
  - o Redemption requests received, through the Investor Servicing Team or appointed Singapore distributors or otherwise, by the Transfer Agent by 6:00 pm (Singapore time)<sup>4</sup> on any Dealing Day, will be accepted for that day's dealing.
  - o Redemption requests received by the Transfer Agent after this cut-off will be accepted for dealing on the next available Dealing Day.
- An example of how the redemption proceeds are calculated is as follows:

"Dealing Day" means any Luxembourg business day on which the Fund is open for dealing.

1,000 Shares	X	USD 1.50 <sup>5</sup>	=	USD 1,500
Redemption request		Net Asset Value per Share		Gross Redemption proceeds
USD1,500	-	USD0	=	USD1,500
Gross redemption proceeds		Redemption charge		Net redemption proceeds

- Redemption payments will normally be dispatched on the third Luxembourg business day after the relevant dealing day.

**CONTACT INFORMATION**

**HOW DO YOU CONTACT US?**

BlackRock (Singapore) Limited  
 Twenty Anson, #18-01, 20 Anson Road, Singapore 079912  
 Telephone: +65 6411-3000  
 Email: [clientservice.asiapac@blackrock.com](mailto:clientservice.asiapac@blackrock.com)  
 Website: [www.blackrock.com/sg](http://www.blackrock.com/sg)



<sup>4</sup> The Singapore Representative and appointed Singapore distributors may impose their own more restrictive dealing deadlines on Shareholders in order to meet the Transfer Agent's dealing cut-off.

<sup>5</sup> For illustrative purposes only.