



KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

RBC Funds (Lux) - China Champions Fund

Class O (acc) - USD ISIN LU1868743078

A sub-fund of RBC Funds (Lux)

Management Company: Candriam Luxembourg

Objectives and Investment Policy

The Fund aims to provide long-term total returns principally through capital appreciation by investing in equity securities of quality companies located in or with significant business interests in China, which offer superior growth ("China Champions"). These securities are listed in onshore China as well as in other jurisdictions where Chinese companies are listed, including Hong Kong, the U.S., the U.K. and Germany.

The Fund will invest in equity securities of companies located in or with significant business interests in China. Investment in China is permitted in A-Shares (through Stock Connect), B-Shares, H-Shares (listed on the Hong Kong market) and American Depository Receipts. The investment process of the Fund is primarily based on fundamental research, although the Investment Manager will also consider quantitative and technical factors. The Investment Manager will also assess the economic outlook for China and relevant markets, including

expected growth, market valuations and economic trends. Stock selection decisions are ultimately based on an understanding of the company, its business and its outlook.

The Fund may use derivatives (such as options, futures, forwards and swaps) to achieve the investment objective and to reduce risk or manage the Fund more efficiently.

For full details of the investment objective and policy of the Fund, please refer to the prospectus.

The share class of this Fund does not pay any dividends. Any income the Fund makes will be reinvested to grow your investment.

You can buy and sell shares on any day in which banks in Luxembourg are open for normal banking business, subject to the terms in the prospectus.

Risk and Reward Profile

◆ Lower risk			Higher risk ◆			
◆ Typically lower rewards			Typically higher rewards ◆			
1	2	3	4	5	6	7

The Risk and Reward Indicator table illustrates where the share class ranks in terms of its potential risk and return. The higher the rank, the greater the potential reward, but also the greater the risk of losing money. The table uses a standard calculation method that is used by all companies who offer such funds within the European Union.

Please note that the lowest category does not mean a risk-free investment.

The shaded area in the table above shows the Class's ranking based on the Synthetic Risk and Reward Indicator. It is based upon how much the price of the Class has moved up and down in the past.

The share class is ranked at 6, because it invests in equity securities located in China whose values tend to fluctuate more widely. Please note that the calculation is based on past information and may not reliably predict how the share class will perform in the future. Its ranking may shift over time and therefore is not guaranteed to remain unchanged.

The Risk and Reward Indicator does not take into account the following:

- The value of the assets in the Fund may be affected by uncertainties in government policies, taxation, social and religious instability, and political or other developments in the law or regulations of the countries which the Fund may invest in.
- There is no guarantee that the Fund can prevent liquidity risks. In highly volatile markets, certain securities may become less liquid, which means they cannot be sold as quickly or easily. Some securities may be illiquid because of legal restrictions, the nature of the investment and certain features such as guarantees or a lack of buyers interest in the particular security or market.
- The Fund may not be able to prevent risks relating to investing in China A Shares through the Shanghai-Hong Kong Stock Connect program. These risks relate to the beneficial ownership of China A Shares, Hong Kong Securities Clearing Company or ChinaClear default, quotas or trading suspensions imposed, local market rules, foreign shareholding restrictions, disclosure obligations and other risks relating to the legal and technical framework of the program, all of which may expose the Fund to losses.

Charges

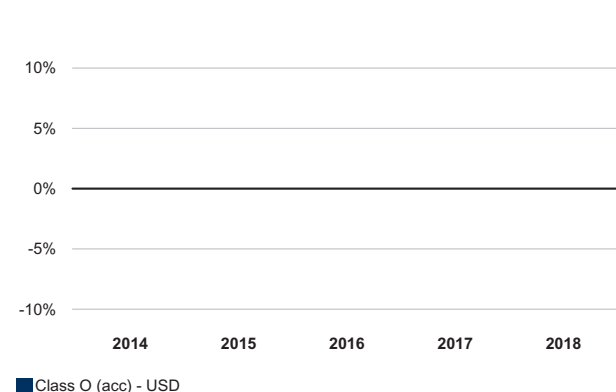
One off charges taken before or after you invest	
Entry charge	5.00%
Exit charge	0.00%
The entry and exit charges shown are maximum figures. In some cases, you might pay less. A conversion charge of up to 2.00% may also apply in certain circumstances.	
Charges taken from the Fund over a year	
Ongoing charge	1.00%
Charges taken from the Fund under certain specific conditions	
Performance fee	N/A

The charges you pay are used to pay the costs of running the Class, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The ongoing charge figure is based on an estimate of expected expenses which may vary from year to year.

For more information about charges, please see the prospectus available at www.rbcgam.lu.

Past Performance



There is insufficient data to provide you with a useful indication of past performance.

Past performance calculated in USD.

This share class was launched on 8 November 2018.

Practical Information

The Fund's Depository is RBC Investor Services Bank S.A.

Copies of the prospectus and the latest annual and semi-annual reports of RBC Funds (Lux), as well as other practical information, are available free of charge at the Registered Office of RBC Funds (Lux) at 14 Porte de France, L-4360 Esch-sur-Alzette, Luxembourg and on the website at www.rbcgam.lu. The prospectus and financial reports are prepared for the entire RBC Funds (Lux).

Prospective investors should inform themselves as to the tax consequences within the countries of their residence and domicile for the purchase, holding or sale of shares in RBC Funds (Lux). The Luxembourg tax legislation may have an impact on the personal tax position of the investor.

RBC Funds (Lux) is an umbrella fund offering several sub-funds whose assets and liabilities are legally segregated from each other.

The present document describes a share class of the Fund. Other classes are also available within this Fund. Further information on such classes, including the countries of registration and Key Investor Information Documents are available at www.rbcgam.lu.

Candriam Luxembourg and RBC Global Asset Management Inc. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

All or some of your shares may be converted into another share class or into shares of any class in another sub-fund of RBC Funds (Lux), subject to your eligibility.

RBC Funds (Lux) is authorized in Luxembourg and regulated by the local supervisory authority, the Commission de Surveillance du Secteur Financier (CSSF).

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Information regarding the Management Company's remuneration policy is available, free of charge, at www.rbcgam.lu. A paper copy will be made available free of charge on request to the Management Company.