

A&P Macau Patacas Money Market Fund

Overview

The A&P Macau Patacas Money Market Fund provides an innovative solution for a great market need: MOP cash. This fund is the exclusive, yield-optimized option for MOP investments, catering to both long-term and short-term financial needs. With high current income, strong capital preservation, and exceptional liquidity, this stable fund offers a compelling choice for the Macau population.

Abandon the penalty of converting investments to HKD; this short-term, low-risk product offers international rates to MOP.

Details

Fund Name	A&P Macau Patacas Money Market Fund
Subscription Period	July 3rd, 2024 to 24th July, 2024
Minimum Investment	MOP \$5,000
Fund Managers	Bernardo Alves, Abraham Kot, Cesar I

Investment Objective

The primary objective of the A&P Macau Patacas Money Market Fund is to provide investors with a high level of current income while preserving capital and maintaining liquidity.

Key Features

- Macau Patacas Fund
- High Liquidity T+1
- Projected 4% yield

Frequently Asked Questions

1. What is the A&P Macau Patacas Money Market Fund?

The A&P Money Market Fund combines the high returns of the Macau local bank interbank market with the stability of the US-Treasury market, offering you an opportunity to earn rates closer to the highest short-term interest rates available in MOP, HKD, and USD. A Money Market Fund is a Parking Fund: a cash management tool for the client.

2. What is the NAV \$10 Commitment?

With a starting NAV of \$10, A&P ensures the fund does not fall below this initial price. Prioritizing investor cost, we allocate to time deposits in MOP, HKD, and USD only when they meet our goal of daily increasing the NAV. This approach provides a stable foundation, offering confidence that your capital remains secure and steadily grows.

3. How does A&P distinguish itself from other funds in Macau?

A&P sets the benchmark for transparency by offering a monthly updated portfolio on our website. Unlike other funds in Macau that only reveal their top holdings, we provide a full view of all our investments. This commitment to openness allows you to confidently manage your savings, knowing exactly where your money is being invested for your security and peace of mind.

4. What will happen when interest rates fall?

When interest rates shift, we adjust our allocations to maintain performance. A&P Money Market Fund invests in a range of instruments, adjusting the tenors on offer from 1-week, 1-month, 2-month, 3-month, 6-month, 9-month, and 12-month terms to optimize returns.

While we don't control the rates, which are referenced by the US-Fed rate, we strategically manage the fund to capture the best available yields from time deposits across three currencies.

We adhere to a T+1 model, keeping a portion of the fund in short-term assets to meet daily liquidity needs. Even if short-term rates fall, the interest from longer-term investments helps maintain our target returns. While the 4% return may fluctuate with changing interest rates, our dynamic management aims to deliver consistent, competitive performance.

Contact Information

For more information, please contact:

Email: support@apfund.mo

Phone: +853 2830 8796

Address: Av. Panorâmica do Lago de Nam Van, no. 810, 8th floor G-H, ICBC Tower, Macau

Disclaimer

This fact sheet is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities. Investing in mutual funds involves risks, including possible loss of principal. Please read the prospectus carefully before investing.