

在汇丰，我们认为投资应该会带来积极的影响。
我们的投资不仅仅是数字、图表或账户里的钱。
就个人而言，它们反映了我们对我们所生活的世界的价值观和愿景。
我们相信，可持续投资可以产生长期的财务回报，同时使世界发生积极的变化。

什么是环境、社会及治理投资？

环境、社会和治理投资将环境、社会和治理因素纳入投资和决策过程。

我们如何对 ESG 基金进行分类？

我们有三类 ESG 基金。

ESG 增强型基金

ESG 增强型基金使用一系列方法投资于具有更好或更好环境、社会及管治特征的公司。这些策略旨在通过锁定在环境、社会和治理相关的风险和机遇管理方面走在前列的公司，同时剔除在环境、社会和治理实践中表现不佳的公司，从而提高潜在回报。

接下来是主题型。

主题型 ESG 基金侧重于与环境、社会和治理增长趋势或具体可持续成果，如气候变化、循环经济或教育，有关的主题和行业。

最后是影响力投资。

这些基金的目标是对社会和环境产生直接、积极和可衡量的影响，如绿色债券基金。

我们怎么知道哪些方法有效？

我们的全球经理甄选团队在评估公司和产品级别的环境、社会和治理资历时与每个产品提供商密切合作。

在公司层面，我们严格审查基金管理集团的环境、社会及治理能力，包括其环境、社会及治理资历、资源、营运流程、政策、监管及对投资者的透明度。

在产品层面，我们的评估重点是确保资金真正体现对环境、社会和治理的承诺。每个基金都根据我们对可持续投资的定义进行评估。将深入研究与投资组合经理访谈相结合，我们努力确定评估环境、社会及治理风险及机遇的理念、风格、过程，以及最终所取得的成果是否符合可持续发展目标。

在我们所有的方法中，我们通过分析和马上采取行动为更美好的未来投资。

对个人而言，通过投资对建设更美好的世界产生影响是前所未有的。我们的目标是帮助我们的客户按照他们的价值观进行投资。

At HSBC, we believe investing should make a positive difference.

Our investments aren't just figures, charts, or money in an account.

At a personal level, they reflect our values and aspirations for the world we live in.

We believe that sustainable investing can generate long-term financial returns, whilst making a positive change in the world.

What is ESG Investing?

ESG Investing incorporates environmental, social and governance factors into investment process and decision-making.

How do we categorise ESG funds?

We have three categories of ESG funds.

First, ESG Enhanced.

ESG Enhanced funds use a spectrum of approaches to invest in companies with better or improving ESG characteristics. These strategies seek to enhance returns by targeting companies that are ahead of the curve in managing ESG risks and opportunities, while screening out those that are bad actors on ESG practices.

Next, Thematic.

Thematic ESG funds focus on themes and sectors related to ESG growth trends or specific sustainable outcomes such as climate change, the circular economy or education.

Finally, Impact Investing.

These funds target to have a direct, positive, and measurable impact on society and the environment such as Green Bond funds.

How do we know what works?

Our global manager selection team engages with every product provider when assessing firm and product level ESG credentials.

On a firm level, we rigorously reviewed the ESG capabilities of fund management groups, including their ESG credentials, resources, operational processes, policies, oversight and transparency to investors.

On a product level, our evaluation focuses on ensuring that the funds truly demonstrate a commitment to ESG. Each fund is assessed based on our definition of sustainable investing. Combining thorough research with portfolio manager interviews, we strive to determine that philosophy, style, process of assessing ESG risks and opportunities, and finally, the outcomes achieved are in line with the sustainability objective.

In all of our approaches, we invest for a better future by analysing and taking action today. It's never been more possible for individuals to make an impact by investing in a better world. Our aim is to help our clients invest in line with their values.
(rousing music)