

Key Information Document

Aberdeen Standard Capital (Offshore) Sterling Fixed Interest Fund - Retail (Income)

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of product	Aberdeen Standard Capital (Offshore) Sterling Fixed Interest Fund - Retail (Income)	Website	www.aberdeenstandardcapital.com
ISIN	GB0009428904	Telephone	0345 279 8880

This Key Information Document (KID) is issued by the manufacturer of the product, Aberdeen Standard Capital (CI) Limited, a firm regulated by the Jersey Financial Services Commission in Jersey.

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What is this product?

Type

This product is a class fund of an open-ended investment company, Aberdeen Standard Capital Offshore Strategy Fund Limited (the "Company") incorporated in Jersey, which can have a number of separate class funds, each investing in a particular market or area, or type of investment.

Objectives

This class fund aims to provide investors with a return from both capital growth and income. This class fund will be primarily invested in a portfolio of sterling denominated fixed interest securities. The Investment Manager may also elect to hold cash from time to time and up to a maximum of 20% of the class fund may also consist of euro and dollar-denominated fixed interest securities. All non-sterling assets will be hedged back to sterling.

Intended retail investor

- Suitable for investors with basic investment knowledge.
- Suitable for investors who can accept large short term losses.
- Suitable for investors wanting an income and growth over the longer term (5 years) but with easy access to their cash.
- The class fund is intended as a stand-alone investment but could also form part of a varied investment portfolio.
- Suitable for general sale to retail and professional investors through all distribution channels with or without professional advice.

Term

All interests in the class fund shall be redeemed by the Company on or around 30 June 2095. The Company may, in certain circumstances (as specified in the Prospectus), such as the fall in the value of the property of the class fund and/or the Company below a certain threshold over a particular timeframe, compulsorily redeem your interests in the class fund. Further, in certain circumstances (as specified in the Prospectus), the Company may be wound up by its shareholders, subject to compliance with the Company's articles of association and applicable laws. The class fund and the Company may not be unilaterally terminated by Aberdeen Standard Capital (CI) Limited.

What are the risks and what could I get in return?

Risk Indicator

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because the Company is not able to pay you.



Lower Risk

Higher Risk

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions could impact your ability to sell your shares.



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Investment £10,000

Scenarios		(Recommend holding period)		
		1 year	3 years	5 years
Stress scenario	What you might get back after costs	£5,517	£7,921	£7,464
	Average return each year	-45%	-7%	-6%
Unfavourable scenario	What you might get back after costs	£9,122	£8,921	£8,867
	Average return each year	-9%	-4%	-2%
Moderate scenario	What you might get back after costs	£9,803	£10,098	£10,403
	Average return each year	-2%	0%	1%
Favourable scenario	What you might get back after costs	£10,505	£11,399	£12,171
	Average return each year	5%	4%	4%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest £10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your broker, advisor or platform. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if Aberdeen Standard Capital (CI) Limited is unable to pay out?

This product is covered by a scheme of compensation under the Collective Investment Funds (Recognized Funds) (Compensation for Investors) (Jersey) Regulations (1988) in the event of the default of a functionary who has become bankrupt or is unable to satisfy civil liability claims in connection with the product (maximum compensation is £48,000).

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest £10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment £10,000

Scenarios	If you cash in after 1 year	If you cash in after 3 years	If you cash in at the end of the recommended holding period
Total costs	£466	£703	£942
Impact on return (RIY) per year	4.73%	2.40%	1.93%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off costs	Entry costs	3.50%	The impact of the costs you pay when entering your investment.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.13%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	1.10%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance Fees	0.00%	The impact of a performance fee, where applicable.
	Carried Interests	0.00%	The impact of carried interests, where applicable.

How long should I hold it and can I take money out early?

This product has no required minimum holding period but is designed for long-term investment; you should have an investment time horizon of at least 5 years. You may buy or sell shares in the product, without penalty, on any normal business day. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

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Recommended minimum holding period: **5 years**

How can I complain?

If you have any complaints about the product, the KID or the conduct of the manufacturer, you can refer to the “Contact us” section of the Company’s website www.aberdeenstandardcapital.com or you may lodge your complaint in the following ways:

(a) You can email: customer_relations@aberdeenstandard.com.

(b) You can write to us at Aberdeen Standard Capital, 1 George Street, Edinburgh, EH2 2LL.

If you are not satisfied with the response to your complaint, you have the right to refer the complaint to the Channel Islands Financial Ombudsman, either via their website www.ci-fo.org or you can write to them at Channel Islands Financial Ombudsman (CIFO), PO Box 114, Jersey, Channel Islands, JE4 9QG.

Complaints regarding the conduct of the person(s) advising on or selling the product should be addressed to the person(s) or to their organisation.

Other relevant information

Further information about this product, including its latest Annual Report and Prospectus, can be found at www.aberdeenstandardcapital.com. Paper copies of these documents are available on request, free of charge, via the contact details above.

The cost, performance and risk calculations included in this KID are based on the methodologies prescribed by EU rules. The data used in these calculations and the specific methodology applied may change in the future. The fund performance scenarios are calculated using prices on bid to bid basis, based on an Annual Management Charge (AMC) of 1%, gross income reinvested and excludes initial charges.

Please note that the Risk Indicator is based on an industry wide synthetic risk and reward indicator. There may be some variance in the Aberdeen Standard Capital internal risk rating classifications, which are based on long-term portfolio asset allocation weightings and associated market volatility.

Aberdeen Standard Capital (CI) Limited is registered in Jersey (number 5769) at 1st Floor, Sir Walter Raleigh House, 48 - 50 Esplanade, St Helier, Jersey JE2 3QB.

Aberdeen Standard Capital (CI) Limited is regulated by the Jersey Financial Services Commission.

Aberdeen Standard Capital Offshore Strategy Fund Limited is registered in Jersey (number 64833) at IFC 1, The Esplanade, St Helier, Jersey JE1 4BP.

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