

Product

AMUNDI EURO LIQUIDITY-RATED SRI - M (C)

Management Company: Amundi Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies.
FR0013221181 - Currency: EUR

Management Company's website: www.amundi.fr
Call +33 143233030 for more information.

The AMF ("Autorité des Marchés Financiers") is responsible for supervising Amundi Asset Management in relation to this Key Information Document. Amundi Asset Management is authorised in France under number GP-04000036 and regulated by the AMF.
Key Information Document production date: 02/04/2024.

What is this product?

Type: Units of AMUNDI EURO LIQUIDITY-RATED SRI, a UCITS (Undertaking for Collective Investment in Transferable Securities), established in the form of an FCP.

Term: The Fund has an unlimited duration. The Management Company may dissolve the Fund by means of liquidation or merger with another fund in accordance with legal requirements.

AMF Classification ("Autorité des Marchés Financiers"): Standard Variable Net Asset Value Money Market UCI

Objectives: By subscribing to AMUNDI EURO LIQUIDITY-RATED SRI, you are investing in money market instruments with a maximum maturity of two years.

The Fund's management objective is to outperform its benchmark, the capitalised €STR, an index representing the Eurozone money market rate, after taking into account ongoing charges and while incorporating ESG criteria into the Fund's security analysis and selection process.

However, in periods of negative returns on the money market, the Fund's return may be negatively affected. Moreover, after taking ongoing charges into account, the Fund may be outperformed by the capitalised €STR.

The fund incorporates ESG (environment, social and governance) criteria into the analysis and selection of securities, in addition to financial criteria (liquidity, maturity, profitability and quality).

The non-financial analysis results in an ESG rating for each issuer on a scale ranging from A (highest rating) to G (lowest rating). At least 90% of securities in the portfolio have an ESG rating.

In addition, the Fund implements an SRI strategy based on a combination of approaches:

- "rating improvement" approach (the average ESG rating of the portfolio must be higher than the ESG rating of the investment universe after eliminating at least 20% of the lowest-rated securities);

- regulatory by excluding certain issuers:

 - o exclusion of issuers rated F and G on purchase;

 - o legal exclusions on controversial weapons;

 - o exclusion of companies that seriously and repeatedly contravene one or more of the ten principles of the United Nations Global Compact;

 - o sectoral exclusions on coal and tobacco.

- Best-in-Class which aims to give priority to issuers that are leaders in their business sectors based on ESG criteria identified by the Management Company's team of non-financial analysts.

The Best-in-Class approach does not exclude any business sectors a priori; the Fund may therefore be exposed to certain controversial sectors. To limit the potential non-financial risks of these sectors, the Fund applies the exclusions set out above, coupled with a commitment policy that aims to promote dialogue with issuers and support them in improving their ESG practices.

To achieve this, the management team selects high-quality money market instruments in euro or foreign currencies, taking into account their residual life.

These securities are selected from within a previously determined investment universe according to an internal risk assessment and monitoring process.

In order to assess the credit quality of these instruments, the management company may refer to investment grade ratings from recognised ratings agencies it deems the most relevant, on a non-exclusive basis, when purchasing an instrument; it shall however endeavour to avoid any mechanical dependence on these ratings throughout the period of time in which the securities are held.

Foreign currency securities are fully hedged against currency risk.

By way of derogation, the 5% limit of the UCI assets may be increased to 100% of its assets when the Fund invests in money market instruments issued or guaranteed individually or jointly by certain sovereign, quasi-sovereign or supranational entities of the European Union as outlined by European Regulation (EU) 2017/1131 of the European Parliament and Council of 14 June 2017.

The Fund may make temporary purchases and sales of securities. Eligible forward financial instruments may be used for hedging purposes.

The UCI is actively managed. The index is used a posteriori as a performance comparison indicator. The management strategy is discretionary and has no index-related constraints.

The UCI is classified Article 8 within the meaning the SFDR Regulation (Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (known as the "Disclosure Regulation")).

Intended retail investors: This product is intended for investors with a basic knowledge and little or no experience of investing in funds, who are seeking to increase the value of their investment while preserving all or part of their invested capital over the recommended holding period and who are prepared to assume a medium level of risk on their initial capital.

The product is not open to residents of the United States of America/"U.S. Person" (the definition of "U.S. Person" is available on the Management Company's website www.amundi.fr and/or in the prospectus).

Redemption and transaction: Units may be sold (redeemed) daily as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the AMUNDI EURO LIQUIDITY-RATED SRI prospectus.

Distribution Policy: As this is a non-distributing unit class, investment income is reinvested.

More information: Further information regarding this Fund, including the prospectus and financial reports, is available free of charge on request from: Amundi Asset Management - 91-93 boulevard Pasteur, 75015 Paris, France.
The Net Asset Value of the Fund is available on www.amundi.fr.

Depositary: CACEIS Bank.

Representative in Switzerland: CACEIS (Switzerland) SA, 35 Route de Signy, Case postale 2259, CH-1260 Nyon, Switzerland.

Paying agent in Switzerland: CACEIS Bank, Montrouge, Succursale de Nyon/Suisse, 35 Route de Signy, CH-1260 Nyon, Switzerland.

In Switzerland, the prospectus, the Key Information Document, the Management regulations as well as the annual and semi-annual reports of this UCITS can be obtained, free of charge, from the representative in Switzerland.

Investment EUR 10,000	
Scenarios	If you exit after Greater than 1 month*
Total costs	€102
Cost impact**	1.0%

* Recommended holding period.

** This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs. These figures include the maximum distribution fee that the person selling you the product may charge (1.00% of amount invested/EUR 100). This person will inform you of the actual distribution fee.

COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after more than one month
Entry costs	This includes distribution costs of 1.00% of the amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to EUR 100
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	EUR 0.00
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.14% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 1.18
Transaction costs	0.04% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on the volume of our purchases and sales.	EUR 0.35
Incidental costs taken under specific conditions		
Performance fees	30.00% of the annual outperformance of the reference asset. The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last five years must be recovered before any new performance fee accrual. The actual amount will vary depending on how well your investment performs. The aforementioned estimate of total costs includes the average over the past five years. The performance fee is paid even if the performance of the unit over the observation period is negative, while remaining higher than the performance of the Reference Asset.	EUR 0.08

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

Recommended holding period: More than 1 month. This period is based on our assessment of the risk and reward characteristics and costs of the Fund. This product is designed for short-term investment; you should be prepared to stay invested for at least 0.0833 years. You can redeem your investment at any time, or hold the investment longer.

Order schedule: Redemption orders must be received before 12:25 (Paris time) on the net asset value calculation date. Please refer to the AMUNDI EURO LIQUIDITY-RATED SRI prospectus for more information about redemptions.

How can I complain?

If you have any complaints, you may:

- Mail Amundi Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail to complaints@amundi.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website www.amundi.fr.

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

You may find the prospectus, statutes, key investor documents, notices to investors, financial reports, and further information documents relating to the Fund including various published policies of the Fund on our website www.amundi.fr. You may also request a copy of such documents at the registered office of the Management Company.

When this product is used as a unit-linked vehicle in a life insurance or capitalisation contract, additional information about this contract, such as the costs of the contract, which are not included in the costs mentioned in this document, the contact details for complaints and the procedures in the event of default of the insurance company are provided in the key information document of the contract, which must be provided to you by your insurer or broker or any other insurance intermediary in compliance with their legal obligation.

Past performance: You can download the past performance of the Fund over the last ten years at www.amundi.fr.

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.amundi.fr.