BRD Asset Management

GROUPE SOCIETE GENERALE

Romanian version

KEY INFORMATION DOCUMENT

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.

Open ended fund BRD ACȚIUNI

A.S.F. reg. no. CSC06FDIR/400057/27.08.2008
A.S.F. decision no. 1714/27.08.2008, authorized in Romania
The fund is denominated in RON and issues two classes of fund units
Class RON, denominated in RON, ISIN: ROFDIN000168
Class EUR, denominated in EURO, ISIN: ROFDIN0002I6

The competent authority: the Financial Supervisory Authority (A.S.F.)
Document date: 18.06.2026

Manager: **BRD Asset Management S.A.I. S.A.,** part of the financial group BRD - Groupe Societe Generale.
Reg. no. with the A.S.F. PJR05SAIR/400010/26.02.2003
Decision no. 527/30.03.2001 of the C.N.V.M., authorized in Romania
Registered with the Trade Register Office under no. J2000007066409, Tax Identification Number 13236071
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WHAT IS THIS PRODUCT?

Fund type: FDI BRD Acţiuni is an Undertaking for Collective Investment in Transferable Securities (UCITS) and promotes environmental and social characteristics in accordance with Article 8 paragraph (1), (2) and (2a) of Regulation (EU) 2019/2088.

Term: This product does not have a predefined term, but the minimum recommended term is of 5 years. However, the fund units can be redeemed on demand at any time, and are continuously redeemable.

Objectives: Obtaining a long-term performance superior to the individual investment in stocks listed on the Bucharest Stock Exchange, the investment policy aiming to make investment mainly on the Romanian stock market. The performance of the product is closely linked to the development of the Romanian stock market indices. During a holding period below the recommended period, the product may have a higher volatility. The fund does not specifically track any index.

Instruments: The Fund invests mainly in Romanian shares, the long-term strategic allocation being of 90%. These instruments should not affect an investor's ability to redeem units on demand. The Fund does not distribute dividends, the profit obtained from the investment being reinvested in the Fund and included in the fund unit value that is published every business day. The fund can also invest in other categories of instruments, such as bonds and derivatives. The Fund promotes environmental and social characteristics and expects the issuers in which it invests directly or indirectly to follow good governance practices, but does not have a sustainable investment objective, nor does it aim to have a minimum proportion of sustainable investments. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Markets: The Fund's investment is not limited to the Romanian market, but they prevail. Investment in securities from the European Union, the European Economic Area and non-EU Member States of G7 are also included, as well as Switzerland.

Investor type: Given the Fund's objectives and investment policy, the Fund is addressed to investors interested in investing in the Romanian stock market in particular. As a result, the profile of the investor to whom the Fund is addressed is the one who has defined a long-term investment horizon and who undertakes the risks provided for in the prospectus.

Other information: The Fund's depositary is BRD - Groupe Societe Generale. The documents and reports of the fund, as well as the latest fund unit values can be found at www.brdam.ro.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Low risk
Generally low returns

High risk
Generally high returns

1	2	**3**	4	5	6	7

The risk indicator assumes you keep the product for the minimum recommended period of 5 years. The actual risk can be significantly higher if you keep the product for a shorter period than the minimum recommended and you may receive a smaller amount than the one invested. 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 we are not able to pay you. We have classified this product as 3 out of 7, which is a low-medium risk class. This rates the potential losses from future performance at a low-medium level, and poor market conditions could impact the Fund's capacity to pay you.

The Fund is denominated in RON but also has classes in other currencies and their return may vary depending on the fluctuations of these currencies against the national currency.

The risks relevant for the Fund are not included in the synthetic risk indicator (SRI):

The liquidity risk - is related to the ability to meet payment obligations when they are due without incurring unacceptable costs. The Fund's investment will be made on different markets whose liquidity may vary. The conditions of reduced or null liquidity at a given time on one or more of these markets may have a negative impact on the fund unit value, especially in case of significant changes in its asset.

The operational risk - is the risk of a loss determined either by the use of inadequate processes, systems or human resources or that did not fulfil their function properly, or by external events and actions.

The likely estimated impact of the Fund's sustainability risks is medium.

This product does not include any protection against future market performance and therefore you may lose all or part of your investment. The tax legislation of the individual investor's home Member State may have an impact on the actual remuneration.

Recommended holding period: 5 years *Investment example: EUR 10 000/RON 50 000*		*If you redeem after 1 year*		*If you redeem after 5 years (recommended period)*	
Scenarios		Class RON	Class EUR	Class RON	Class EUR
Minimum	*There is no minimum guaranteed return. You could lose some or all of your investment.*				
Stress	**What amount can you receive after deducting costs**	**RON 18,590**	**EUR 3,710**	**RON 20,150**	**EUR 3,950**
	Average return every year	-62.8%	-62.9%	-16.6%	-16.9%
Unfavourable	**What amount can you receive after deducting costs**	**RON 44,270**	**EUR 8,820**	**RON 52.540**	**EUR 12,250**
	Average return every year	-11.5%	-11.8%	1.0%	4.1%
Moderate	**What amount can you receive after deducting costs**	**RON 57,860**	**EUR 11,450**	**RON 103,510**	**EUR 19,540**
	Average return every year	15.73%	14.55%	15.67%	14.34%
Favourable	**What amount can you receive after deducting costs**	**RON 80,420**	**EUR 15,710**	**RON 149,670**	**EUR 28,640**
	Average return every year	60.8%	57.1%	24.5%	23.4%

The figures shown include all costs of the product itself; but may not include all costs you pay to your advisor or distributor. The figures do not take into account your tax situation, which can also affect the amount you receive. What will you get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. The unfavorable scenario occurred between 01.05.2011-29.04.2016 (class RON), 01.04.2015-31.03.2020 (class EUR) for the recommended investment period. The moderate scenario took place between 01.10.2019-30.09.2024 (class RON), 01.10.2016-30.09.2021 (class EUR) for the recommended investment period. The favorable scenario occurred between 01.03.2021-27.02.2026 (class RON, EUR) for the recommended investment period. Markets could perform very differently in the future. The crisis scenario shows what you can achieve in extreme market circumstances.

WHAT HAPPENS IF BRD ASSET MANAGEMENT S.A.I IS UNABLE TO PAY OUT?

This product is not covered by any guarantee scheme. There is a potential risk of not obtaining the expected return and even of losing the initial investment. This risk arises from the financial instruments held in the Fund's portfolio, as a result of adverse changes in the creditworthiness of the counterparty or the issuer of a financial instrument, as they may end up not fulfilling their obligations on time or in their entirety.

According to the specific legislation, the assets of the funds are separated from the assets of the Manager, BRD Asset Management S.A.I. and are not affected in the event of the Manager's potential inability to pay.

WHAT ARE THE COSTS?

The person selling you this product may charge you other costs. In this case, it will provide you with information on those costs and show you the impact of all costs on your investment over time.

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you own the product and the product performance. The amounts shown here are illustrations based on an example of an invested amount and on different possible investment periods.

Costs over time

We have assumed:

— In the first year you would get back the amount that you invested (0% annual return). For the other holding periods, we have assumed the product performs as shown in the moderate scenario

— The amount of EUR 10 000/RON 50 000 per year is invested

	If you redeem after 1 year		*If you redeem after 5 years (recommended period)*	
	Class RON	*Class EUR*	*Class RON*	*Class EUR*
Total costs	RON 1,223	EUR 245	RON 9,011	EUR 1,745
Annual cost impact*	2.4%		2.4% every year	

*This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 18.11% (class RON) / 16.79% (class EUR) before costs and 15.67% (class RON)/ 14.34% (class EUR) after costs.

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Composition of costs

One-off costs upon entry or exit		*If you redeem after 1 year*	
		Class RON	*Class EUR*
Entry costs	At the time of publication of the document we do not charge a subscription fee	0	0
Exit costs	At the time of publication of the document we do not charge a redemption fee	0	0
Ongoing costs (taken each year)			
Management fees and other administrative or operating costs	2.2% of the value of your investment per year. The costs include the management fee as per the prospectus and the recurring costs we charge you every year to manage your investment. This is an estimate based on actual costs over the last year.	RON 1,116	EUR 223
Transaction costs	0.2% of the value of your investment per year. The impact of purchase and sale costs of the product's supporting investment. 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 how much we buy and sell.	RON 107	EUR 21
Incidental costs taken under specific conditions			
Performance fees	There are no performance fees for this product	0	0

HOW LONG SHOULD I HOLD IT AND CAN I WITHDRAW THE MONEY EARLY?

The recommended minimum holding period: 5 years. The minimum recommended period is chosen based on the investment policy. This period has no contractual nature, the moment of subscription and redemption belong exclusively to you. The redemption in a short period of time can affect the expected return. No additional fees or redemption penalties are charged regardless of the investment period.

HOW CAN I SUBMIT A COMPLAINT?

Any complaint regarding the product, the creator of this product, BRD Asset Management S.A.I. or its behavior, or the person selling this product can be submitted by the following means:

- At any of the distributor's units, BRD - Groupe Societe Generale S.A;
- At the registered office of BRD Asset Management S.A.I. S.A. or by post, to the same address;
- By e-mail, brdamoffice@brd.ro, or via the website of the management company, https://www.brdam.ro/, the "Contact" section, choosing the "Petition" section.

After receiving your petition, you will receive confirmation of receipt. The final response will be provided within a maximum of 30 days from the registration of the petition, and you may be notified of an extension of up to 15 days. You can find more information on our website, the "Documents" section: https://www.brdam.ro/assets/pdf/Anexa_nr_5_informare_investitori.pdf

OTHER RELEVANT INFORMATION

The prospectus of the Fund, as well as other legal documents regarding the Fund and information on the previous performance of the Fund in the last 10 years are available in Romanian language, free of charge, on the Manager's website and at https://www.brdam.ro/assets/pdf/KID/PerformantaFonduri.pdf at any distribution point of BRD - Groupe Societe Generale and by contacting, by e-mail, at brdamoffice@brd.ro. Calculations of past performance scenarios are published monthly at https://www.brdam.ro/assets/pdf/Calcul-lunar-scenarii-performanta.pdf. The announcements and notifications regarding the Fund's activity will be published in the "Bursa" Newspaper or the "Ziarul Financiar" Newspaper. BRD Asset Management S.A.I. S.A. withholds the tax owed by the customer for the gains obtained following the redemption of the fund units, according to the legal tax provisions in force from 1st January 2026.