

Composition of costs

<i>One-off costs upon entry or exit</i>		<i>If you redeem after 1 year</i>
Entry costs	At the time of publication of the document we do not charge a subscription fee	0
Exit costs	At the time of publication of the document we do not charge a redemption fee	0
<i>Ongoing costs (taken each year)</i>		
Management fees and other administrative or operating costs	0.6% 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.	EUR 56
Transaction costs	0.3% 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.	EUR 32
<i>Incidental costs taken under specific conditions</i>		
Performance fees	There are no performance fees for this product	0

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

The recommended minimum holding period: 1 year. 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 a <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 2025.