

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

**Raiffeisen fond dluhopisových trendů, otevřený podílový fond, Raiffeisen investiční společnost a.s.** (hereinafter the "Fund")

ISIN: CZ0008474376

The fund is a standard fund.

The Investment Company that manages the Fund (the Management Company):

Raiffeisen investiční společnost a.s., Registered Number (IČ): 29146739 (hereinafter also the "Company").

### OBJECTIVES AND INVESTMENT POLICY

The characteristics of the Fund are that of a bond fund.

The Fund's object is to achieve regular yields, primarily by way of investments (at least 51 percent of the value of its assets) in bonds denominated in Czech crowns. To a smaller extent, it may also invest in bonds denominated in selected foreign currencies, bond funds and money market instruments, including term deposits. The bonds and money market instruments in the Fund portfolio may be issued, inter alia, by governments, supranational institutions and corporations.

The Fund may also invest in financial derivatives as part of its investment strategy; they may mainly serve for currency hedging. Investments in investment securities or money market instruments issued or guaranteed by the Czech Republic may comprise up to 100 percent of the value of the Fund assets. More detailed information is available in Chapter 8 of the Fund Prospectus.

The performance of the Fund is measured in CZK. The Fund is managed actively and does not copy or follow any specific index or indicator.

The Company cannot guarantee the achievement of the investment aim and no third party guarantees for protection of the investors are provided.

Fund units are issued and redeemed usually on each business day for the current value set in accordance with the Fund Prospectus. Further information about unit issues and redemption is specified in Chapter 13 of the Fund Prospectus. The Fund represents a capitalisation fund.

Recommendation: The Fund may not be suitable for investors planning to recover their invested pecuniary funds within a term shorter than five years.

### RISK AND REWARD PROFILE

Potentially lower reward ← Lower risk			Potentially higher reward → Higher risk →			
1	2	3	4	5	6	7

The Fund is placed in Risk Group 2.

The Synthetic Indicator 1 to 7 takes into account the fluctuation of the value of the units and shows the potential reward of investments in relation to the degree of risks inherent in the Fund. The higher the number, the higher the potential reward but the less foreseeable the reward, and investors could therefore suffer a loss. However, even the lowest number does not mean that an investment is entirely free of any risk; it rather indicates that in comparison to higher numbers the investment offers a lower but more foreseeable reward.

In view of the date of the establishment of the Fund, the actual historical values of the Units cannot be used, so the calculation is based on modelled trends derived from the expected placement

of assets. The indicator value was determined based on historical information, which is not always a reliable guide when it comes to the future risk profile of the Fund. The risk and reward indicator is regularly re-assessed and its value can fluctuate up and down.

A typical investor should be aware of the risks associated with investments in bonds, money market instruments and other instruments bearing bond-related risks (including but not limited to credit risk, interest-rate risk, currency risk, and concentration risk) and should be prepared to accept the risk of possible loss resulting from investments.

The value of investments can rise and fall. No return on such investments is guaranteed. More detailed information is available in Chapter 9 of the Fund Prospectus.

### CHARGES

#### **One-off charges taken before or after you invest**

**Entry charge** (a surcharge)

up to **2 % of the invested amount**

**Exit charge** (a deduction)

**0 %**

This is the maximum amount that might be taken out of investors' money before it is invested or before the proceeds of such investments are paid out. In some cases the charge can be lower or zero. Details about the current amounts of entry and exit charges can be obtained from your financial advisor or distributor, or at [www.rfis.cz](http://www.rfis.cz).

### **Charges taken from the fund over a year**

#### **Ongoing charge**

**1,00 %**

The ongoing charge covers charges and other payments taken from the Fund assets in respect of the previous financial year ending December 31, 2020 (such costs are reflected in the performance of the relevant investment; they are not billed directly to the investor). These figures may vary from year to year.

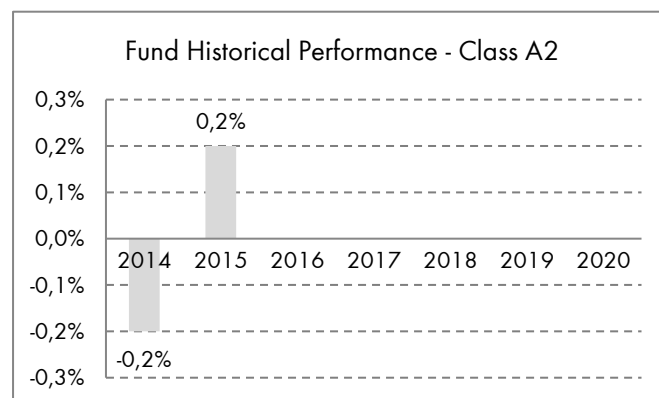
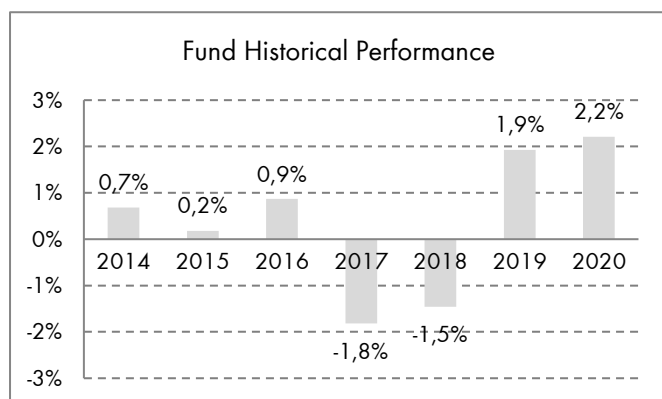
**Charges taken from the fund under certain specific conditions** (such costs are reflected in the performance of the relevant investment, they are not billed directly to the investor)

#### **Performance fee**

**none**

The aforementioned charges and costs are used, *inter alia*, to cover the costs of the operation of the Fund, including any costs of public offerings and promotions, and they reduce potential investment growths. Further information about such charges and costs can be found in Chapter 14 of the Fund Prospectus.

### **HISTORICAL PERFORMANCE**



The determination of historical performance is based on the Fund net asset value and on the assumption that all Fund yields will have been re-invested. Any information on the historical performance of the Fund does not serve as an indicator of future performance. The determination of the Fund historical performance incorporates all and any fees and costs paid from the Fund assets, with the exception of any potential entry and exit fees (surcharges and deductions) related to the issuance and redemption of the Fund Units. The Fund has existed since 2014. The Fund performance is measured in CZK. More detailed information is available in Chapter 10 of the Fund Prospectus.

### **PRACTICAL INFORMATION**

Fund depositary:

UniCredit Bank Czech Republic and Slovakia, a.s.

Contact point for additional information:

Raiffeisen investiční společnost a.s.

Address: Hvězdova 1716/2b, 140 78 Praha 4

Hotline: +420 234 401 111, E-mail: [info@rb.cz](mailto:info@rb.cz), [www.rfis.cz](http://www.rfis.cz).

Copies of the Prospectus and the latest Annual Reports and the Semi-annual Reports of the Fund are available free of charge in Czech at sales points or at the Company Headquarters, or in the electronic format at the website [www.rfis.cz](http://www.rfis.cz). Remuneration information, including a description of the manner of determination of incentives, and identities of officers in charge of their awarding, can be viewed at [www.rfis.cz](http://www.rfis.cz), and can be obtained, free of charge, in a hard copy upon request.

The Company will compensate investors in the Fund for detriment arising to them if the data specified in this statement of key information are unclear, untruthful, misleading or deceptive, or

are not in accordance with the data specified in the Fund Prospectus; otherwise, it will not compensate for detriment arising to investors through other incorrectness or incompleteness of data specified in the statement of key information.

The mutual fund was authorised in the Czech Republic.

The Investment Company managing the Fund is authorised in the Czech Republic and regulated by the Czech National Bank.

This document with key investor information was executed in Czech and English language. In case of any discrepancy between the Czech and English wording the Czech version shall prevail.

The Class A2 – dividend units of the Fund was cancelled as of March 22, 2016 and it no longer exists commencing on that date.

Since February 17, 2020 Fund units are not formally labeled as individual class, because they are the only kind of Fund units issued by the Fund.