

**PURPOSE**

This document contains key information about the investment product. It is not a commercial document. This information is required by law to help you understand this product and the attendant risks, costs, potential gains and losses, and to help you compare it with other products.

**PRODUCT****Renault International Relais 2025 (990000203719)**

**Initiator:** BNP PARIBAS ASSET MANAGEMENT Europe ("BNPP AM")

**Website:** <https://www.bnpparibas-am.com>

**Phone number:** call +33.9.69.320.346 for more information.

The Autorité des Marchés Financiers ("AMF") is responsible for the supervision of BNPP AM in relation to this key information document.

BNPP AM is authorised in France under no. GP96002 and regulated by the AMF.

**Date of production of the key investor information document:** 30/04/2025

**Warning: you are about to buy a product that is not simple and can be difficult to understand.**

**WHAT IS THIS PRODUCT?****Type**

The Product is an alternative investment fund (AIF). It is established in the form of an employee mutual fund (FCPE), subject to the provisions of the French Monetary and Financial Code.

**Duration**

The Product is initially created for an indefinite period. The Product is intended to merge immediately after the acquisition of the RENAULT shares with the "SHARE ORIGINAL" sub-fund of the "RENAULT INTERNATIONAL" employee mutual fund.

BNPP AM is not entitled to unilaterally dissolve the Product. The Supervisory Board rules on mergers, demergers and liquidations.

**Objectives**

The RENAULT INTERNATIONAL RELAIS 2025 fund is a bridge FCPE, the purpose of which is to receive participation in the Company's share offer through a unilateral matching contribution and a sale of RENAULT shares reserved for Members of companies participating in the PEGs (the "Offer Reserved for Members") and whose registered office is located in one of the following countries: Argentina, Belgium, Brazil, Colombia, Czech Republic, India, Ireland, Mexico, Morocco, Netherlands, Portugal, Romania, Slovenia, Switzerland, Turkey, and the United Kingdom. Prior to the sale of shares and its investment in listed securities of RENAULT, the sums received will be invested according to a prudent approach. This management approach entails a risk of capital loss, interest rate risk, and credit risk. Following the participation in the sale of shares, the FCPE's management objective will be to track the performance, both upwards and downwards, of the shares of RENAULT in which it will be invested. Consequently, the fund may incur a risk of capital loss and a specific equity risk linked to the concentration of the investment in the securities of the same company. The Fund will ultimately be merged as soon as possible upon the sale of shares, into the "SHARE ORIGINAL" sub-fund of the "RENAULT INTERNATIONAL" employee mutual fund, belonging to the category of employee mutual funds invested in the company's listed securities, with the approval of the Supervisory Board and the approval of the French Financial Markets Authority (the KIID of the SHARE ORIGINAL sub-fund is appended hereto).

- Period for recording share prices to determine the reference price and, correspondingly, the acquisition price: from 31 March to 29 April 2025

- Setting of the reference price and the purchase price: 30 April 2025

- Announcement of the purchase price: 5 May 2025

- Purchase price: 31.34 euros. This price corresponds to 70% of the average value of the weighted average prices of the trading volumes of the RENAULT share during the 20 trading sessions from 31 March to 29 April 2025 preceding the decision of the CEO of RENAULT on 30 April 2025 (i.e. a 30% discount).

- Acquisition period: from 12 to 30 May 2025 inclusive

- Settlement and delivery of the Offer Reserved for Members: 23 July 2025.

Reduction in the event of over-participation:

The number of Renault S.A. shares that may be delivered to eligible beneficiaries as part of the Offer, including those corresponding to the unilateral matching contribution and the additional matching contribution, is capped at 2% of the share capital and any other ceiling on the number of shares or in euros that may be set by the Chief Executive Officer of the Company acting under the delegation of the Board of Directors (the Ceilings). Where the number of shares requested by eligible beneficiaries during the vesting period exceeds at least one of the two Ceilings, requests will be reduced to reach the Ceilings exceeded, in accordance with the following procedures:

. If the number of shares attributable under the net unilateral matching contribution exceeds the Ceiling, the number of shares whose acquisition has been requested by personal contribution and, correspondingly, the shares resulting from the additional matching contributions, shall be reduced to zero (0). A reduction in the number of shares attributable to the net unilateral top-up would then be implemented as follows: the number of shares corresponding to the net unilateral top-up will be allocated in full to eligible beneficiaries up to a number of shares equal to the quotient of the total number of shares offered under the net unilateral top-up over the number of beneficiaries eligible for the unilateral top-up (the "Average Allocation"). This Average Allocation will be rounded down to the next lower number of shares solely for beneficiaries of the Offer Reserved for Members in countries where the shares are held directly. Beneficiaries eligible for a number of shares resulting from the net unilateral matching contribution exceeding the Average Allocation will be allocated a number of shares proportional to the amount of their net unilateral matching contribution, depending on the shares remaining to be allocated to reach the Ceiling.

. If the number of shares attributable under the net unilateral matching contribution is less than the Ceiling, the shares under the net unilateral matching contribution will be allocated to eligible beneficiaries in full. A reduction would then be applied to the shares whose acquisition was requested by personal contribution and, correspondingly, to the shares resulting from the additional top-up. Accordingly, requests to acquire shares will be fully honoured up to a number of shares equal to the quotient of the total number of shares offered under the Offer, previously reduced by the number of shares fully allocated under the net unilateral contribution, by the number of eligible beneficiaries who made a personal contribution to the Offer (the "Average Subscription"). This Average Subscription will be rounded down to the next lower number of shares solely for beneficiaries of the Offer Reserved for Members in countries where the shares are held directly. Eligible beneficiaries who have requested to acquire by personal contribution a number of shares exceeding the Average Subscription will then be paid in proportion to the number of shares they have requested, depending on the shares remaining to be allocated to reach the Ceiling, once the shares under the unilateral top-up have been allocated in full.

The items presented below (performance scenarios and risk indicator) are identical to those of the "SHARE ORIGINAL" sub-fund of the "RENAULT INTERNATIONAL" employee mutual fund, into which the bridge FCPE will be merged.

### Targeted retail investors

The Product is designed for beneficiaries of an employee savings and/or retirement scheme who do not have the requisite financial expertise or specific knowledge for understanding the Product but may nevertheless bear a total loss of capital. It is suitable for clients looking to increase their capital. Potential investors should have an investment horizon of at least five years. This investment horizon does not take into account lock-in periods linked to company and/or retirement savings.

### Practical information

- Custodian: BNP PARIBAS
- Account keeper/custodian: BNP PARIBAS
- The regulations, the net asset value and the latest annual and interim reports in French are available on the website [www.epargne-retraite-entreprises.bnpparibas.com](http://www.epargne-retraite-entreprises.bnpparibas.com). They may be sent free of charge upon written request to: BNP PARIBAS ASSET MANAGEMENT Europe - Service Client - TSA 90007 - 92729 Nanterre CEDEX France.
- The Supervisory Board reviews the Fund's financial, administrative and accounting management, the management report and the Fund's financial statements, decides on the contribution of shares in the event of a public offering, decides on mergers and spin-offs, as well as the liquidation of the Fund, and must give prior approval to amendments to the Fund's regulations in the cases specified herein. The fund management company exercises the voting rights attached to securities held in the fund's assets and takes decisions regarding contributions of securities in public offerings, with the exception of shares in the company or any company linked to it.
- Information concerning the composition of the FCPE's Supervisory Board is available in the FCPE's regulations.

## WHAT ARE THE RISKS AND WHAT RETURNS CAN I EXPECT?

### Risk indicator



We draw investors' attention to the fact that the risk indicator shown here does not reflect the actual exposure of the FCPE during the prudent period from 17/07/2025 to 22/07/2025.

The synthetic risk indicator is used to assess the level of risk of the Product compared with that of other products. It indicates the likelihood that the Product will incur losses in the event of market movements or if we are unable to pay you.

We have classified the Product in risk class 6 out of 7, which is a high risk class. The risk category has been assigned based on the fact that the sub-fund invests exclusively in the shares of a single company. The valuation of these securities is linked to the results and financial situation of the company. The Product presents a specific equity risk insofar as it is invested in the securities of a single company. As such, any decline in the value of the company's shares will result in a decrease in the net asset value. In other words, the potential losses related to the future results of the product are high and, if the markets were to deteriorate, it is extremely likely that the value of your investment will be affected when you request the redemption of your units.

As the Product does not provide protection against market fluctuations, you may lose all or part of your investment.

### Performance scenarios

We draw investors' attention to the fact that the performance scenarios shown here do not reflect the actual exposure of the FCPE during the prudent period from 17/07/2025 to 22/07/2025.

The figures shown include all the costs of the Product itself but not necessarily all costs due to the trader marketing the product. These figures do not take into account your personal tax situation, which may also affect the amounts you receive. What you obtain from the Product depends on future market performance. The future market trend is random and cannot be accurately predicted. The adverse, intermediate and favourable scenarios presented are examples using the best and worst performances, as well as the average performance of the Product and/or a listed reference value over the last 10 years. The markets could trend very differently in the future. The stress scenario shows what you may obtain in extreme market situations.

Recommended holding period: 5 years

Investment example: EUR 10,000

If you leave after 1 year (in case  
of early release)

If you leave after 5 years

### Scenarios

|                     |                                                                                     |               |              |
|---------------------|-------------------------------------------------------------------------------------|---------------|--------------|
| <b>Minimum</b>      | There is no guaranteed minimum return. You may lose all or part of your investment. |               |              |
| <b>Tensions</b>     | <b>What you could obtain after costs</b>                                            | EUR 2,977.11  | EUR 46.05    |
|                     | Average annual return                                                               | -70.23%       | -65.91%      |
| <b>Unfavourable</b> | <b>What you could obtain after costs</b>                                            | EUR 2,977.11  | EUR 2,499.59 |
|                     | Average annual return                                                               | -70.23%       | -24.22%      |
| <b>Intermediary</b> | <b>What you could obtain after costs</b>                                            | EUR 10,033.67 | EUR 4,999.34 |
|                     | Average annual return                                                               | 0.34%         | -12.95%      |
| <b>Favourable</b>   | <b>What you could obtain after costs</b>                                            | EUR 20,854.15 | EUR 9,936.82 |
|                     | Average annual return                                                               | 108.54%       | -0.13%       |

The favourable scenario occurred for an investment between 2014 and 2019.

The intermediate scenario occurred for an investment between 2018 and 2023.

The adverse scenario occurred for an investment between 2015 and 2020.

## WHAT HAPPENS IF BNPP AM IS UNABLE TO MAKE PAYMENTS?

The Product is a co-ownership of financial instruments and deposits distinct from BNPP AM.

In the event of default by BNPP AM, the assets of the Product held by the custodian will not be affected.

In the event of depositary default, the risk of financial loss of the Product is mitigated due to the legal segregation of the custodian's assets from those of the Product.

## WHAT WILL THIS INVESTMENT COST ME?

The person who sells or advises you about the Product may ask you to pay additional costs. If so, this person will inform you about these costs and show you the impact of these costs on your investment.

## Costs over time

The tables show the amounts deducted from your investment to cover the various costs. These sums depend on the amount you invest and the time you hold the Product. The amounts shown here are illustrations based on an example of an investment amount and different possible investment periods.

We have assumed:

- that in the first year, you would get back the amount you invested (0% annual return). That for the other holding periods, the Product evolves as indicated in the intermediate scenario.
- that EUR 10,000 is invested.

|                                   | If you exit after 2 months (Projected duration of the bridge fund) | If you leave after 5 years (Recommended holding period of the SHARE ORIGINAL sub-fund) |
|-----------------------------------|--------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <b>Total costs</b>                | EUR 0.83                                                           | EUR 12.48                                                                              |
| <b>Impact of annual costs (*)</b> | 0.01%                                                              | 0.04% each year                                                                        |

(\*) It shows the extent to which costs reduce your return annually over the holding period. For example, it shows that if you exit at the end of the recommended holding period of the SHARE ORIGINAL sub-fund, your average annual return is expected to be -12.90% gross of costs and -12.95% after this deduction. We may share the costs with the person selling the Product to you in order to cover the services they provide to you. This person will inform you of the amount received.

## Composition of costs

| One-off costs on entry or exit                                         | If you leave after the recommended holding period                                                                                                                                                                          |          |
|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| <b>Entry costs</b>                                                     | We do not charge an entry cost for this Product.                                                                                                                                                                           | EUR 0    |
| <b>Exit costs</b>                                                      | We do not charge an exit cost for this Product.                                                                                                                                                                            | EUR 0    |
| <b>Recurring costs charged each year</b>                               |                                                                                                                                                                                                                            |          |
| <b>Management fees and other administrative and operating expenses</b> | 0.03% of the value of your investment per year, covered entirely by the company. The amount is based on an annualised estimate of the costs charged in the first financial year.                                           | EUR 0    |
| <b>Trading costs</b>                                                   | 0.05% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the investments underlying the Product. The actual amount varies depending on the quantity we buy and sell. | EUR 4.99 |
| <b>Ancillary costs deducted under certain conditions</b>               |                                                                                                                                                                                                                            |          |
| <b>Fees linked to results</b>                                          | There is no performance fee for this Product.                                                                                                                                                                              | EUR 0    |

## HOW LONG DO I HAVE TO KEEP IT, AND CAN I WITHDRAW MONEY EARLY?

**Recommended holding period: 5 years.** This investment horizon does not take into account lock-in periods linked to company and/or retirement savings. The recommended holding period has been determined and is based on the Product's risk and reward profile.

Investors may request the redemption of their units on the basis of the net asset value, the details of which are set out in the regulations.

Any redemption made before the end of the recommended holding period may have a negative impact on the performance profile of the Product.

## HOW CAN I MAKE A COMPLAINT?

Investors are advised to contact their unit account custodian for any complaints. They may also contact BNPP AM via its website [www.bnpparibas-am.fr](http://www.bnpparibas-am.fr) (section: "Client complaints processing policy" at the foot of the page) or send a registered letter with acknowledgement of receipt to BNP PARIBAS ASSET MANAGEMENT Europe - Service Client - TSA 90007 - 92729 Nanterre CEDEX or by emailing [amfr.reclamations@bnpparibas.com](mailto:amfr.reclamations@bnpparibas.com).

## OTHER RELEVANT INFORMATION

- There is insufficient data to provide a useful indication of past performance.
- Investors may contact the AMF Ombudsman by post: The Ombudsman - Autorité des marchés financiers - 17, place de la Bourse - 75082 Paris CEDEX 02 or website: <http://www.amf-france.org/section: The Ombudsman>.

## 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

**SHARE ORIGINAL, a sub-fund of RENAULT INTERNATIONAL FCPE (990000120929)**

**Manufacturer:** BNP PARIBAS ASSET MANAGEMENT Europe ("BNPP AM")

**Website:** <https://www.bnpparibas-am.com>

**Telephone number:** call +33 9 69 320 346 for more information.

The AMF (Autorité des marchés financiers — French financial markets authority) is responsible for supervising BNPP AM in relation to this Key Information Document. BNPP AM is authorised in France under number GP96002 and is regulated by the AMF.

**Date of production of the KID:** 03/03/2025

**Alert: You are about to purchase a product that is not simple and may be difficult to understand.**

## WHAT IS THIS PRODUCT?

## Type

This Product is an alternative investment fund (AIF). It is established as a sub-fund of an FCPE (fonds commun de placement d'entreprise — employees' mutual investment fund) subject to the provisions of the French Monetary and Financial Code. This is an Individual Group FCPE open to current and former RENAULT INTERNATIONAL group employees.

## Term

This Product was initially established for a term of 99 years.

BNPP AM is not entitled to dissolve the Product unilaterally. The Supervisory Board decides on merger, split or liquidation operations.

## Objectives

Sub-fund classification: "Invested in the listed securities of the company".

Under this classification, the Sub-fund must invest more than one third of its net assets in securities of the company or a related company under the conditions set forth in Article L. 3344-1 of the French Labour Code. The company securities in which the Sub-fund invests are exclusively RENAULT shares (FR0000131906) listed on Euronext Paris.

The Sub-fund is open to payments by employees and former employees of RENAULT Group companies whose registered office is located in one of the following countries: Argentina, Brazil, Spain, India, Morocco, Romania, Slovenia and Türkiye.

As the net asset value is expressed in euro, Unitholders of non-eurozone countries are exposed to the risk of an appreciation of their country's currency against the euro (currency risk).

The management objective of the "SHARE ORIGINAL" Sub-fund is to track the upward and downward trend in the share price, and to maintain a tracking error between the net asset value of the Sub-fund's units and the RENAULT share price of less than 1% in absolute terms.

The tracking error described above is a target and there will be no payouts if it is surpassed.

As a result of securities transactions and changes in the amount of the Sub-fund's liquid assets, disparity will inevitably arise between the net asset value of Sub-fund's units and the RENAULT share price. In order to limit this as far as possible, the number of units may be adjusted on the basis of the share price in the following cases:

- A decrease or increase in the nominal value of the security,
- Payment of dividends,
- Free allocation of shares,
- An increase in assets where there is an increase in capital or a sale of securities reserved for RENAULT Group employees,
- Other various securities transactions affecting RENAULT shares.

If no such adjustment is made for more than a year, the management objective to maintain a tracking error of 1% for the Fund as set out above may no longer be met.

The Sub-fund invests between 98% and 100% of its net assets in RENAULT shares and any remaining portion (between 0% and 2%) in units or shares of AMF money-market and/or short-term money-market UCITS and/or alternative investment funds (AIF) and/or in cash.

Other information:

Recommended investment period: five years minimum. This length of time represents the legal time frame during which your assets will be unavailable (i.e. five years), except in the event of early release.

The income and earnings from the assets that comprise the Fund must be reinvested. The amounts thus reinvested increase the total value of the assets and result in the issuance of new units or fractions of units.

Subscription and redemption requests (accompanied, if necessary, by supporting documents), shall be sent daily to the custodian account-keeper of the units and shall be processed at an unknown price at the redemption price in accordance with the rules laid down in the regulations.

## Intended retail investor

This Product is designed for beneficiaries of an employee and/or retirement savings scheme who have neither the financial expertise nor the specific knowledge to understand the Product, but who can nevertheless sustain a total loss of capital. It is suited for clients who seek growth of capital. Potential investors should have an investment horizon of at least five years. This length of time does not include unavailability constraints linked to employee and/or retirement savings schemes.

## Practical information

■ Depositary: BNP PARIBAS

■ Custodian account-keeper(s): BNP PARIBAS

■ This Key Information Document describes a sub-fund of the RENAULT INTERNATIONAL FCPE. Further information on the Sub-fund can be found in the FCPE's regulations and periodic reports. The assets and liabilities of the FCPE's different sub-funds are separated.



- The regulations, the net asset value and the latest annual and periodical documents (written in French) are available through your personal space on the website: [www.epargne-retraite-entreprises.bnpparibas.com](http://www.epargne-retraite-entreprises.bnpparibas.com) or through your personal space on your account-keeper's website, or where applicable, your insurance company's website, and/or on the website: [www.bnpparibas-am.com](http://www.bnpparibas-am.com). They can be sent to you free of charge upon written request to: BNP PARIBAS ASSET MANAGEMENT Europe, Service Client, TSA 90007, 92729 Nanterre CEDEX, France.
- The Supervisory Board: assesses the financial, administrative and accounting management of the FCPE, the management report and the annual financial statements of the FCPE; decides on merger, split or liquidation operations and gives advance approval to amendments to the FCPE regulations where required by the said regulations. It does not exercise the voting rights attached to the capital securities issued by the Company and recorded in the assets of the Fund. In accordance with the provisions of paragraph 4 of Article L. 214-165 of the French Monetary and Financial Code, unitholders shall exercise individually the voting rights attached to the RENAULT Shares corresponding to the number of units they hold. The Supervisory Board shall exercise the voting rights corresponding to the fraction of the rights resulting from fractional shares; for this purpose, the Chairman shall represent the Fund at the general meetings of the issuing company and shall collect the votes of the members of the Board in advance.
- Information on the composition of the FCPE's Supervisory Board is available in the FCPE's regulations.

## 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 we are not able to pay you.

We have classified this Product as 6 out of 7, which is the second highest risk class. The risk category is justified by exclusive investment in the securities of a single company. The valuation of these securities is tied to the company's performance and financial position. The Product presents a specific equity risk insofar as it is invested in the securities of a single company. Therefore, a fall in the value of the company's securities will mean a fall in the net asset value. In other words, the potential losses related to the Product's future results are high, and if the market situation deteriorates, it is very likely that the value of your investment will be affected when you request the redemption of your units.

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

### Performance scenarios

The figures shown include all the costs of the Product itself, but may not include all the costs that you pay to the person marketing the Product. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will 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 and/or a listed benchmark over the last ten years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

| Recommended holding period: 5 years<br>Example investment: EUR 10,000 |                                                                                       | If you exit after 1 year<br>(in the event of early release) | If you exit after 5 years |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------------|---------------------------|
| <b>Scenarios</b>                                                      |                                                                                       |                                                             |                           |
| <b>Minimum</b>                                                        | There is no minimum guaranteed return. You could lose some or all of your investment. |                                                             |                           |
| <b>Stress</b>                                                         | <b>What you might get back after costs</b>                                            | EUR 2,977.11                                                | EUR 72.83                 |
|                                                                       | Average return each year                                                              | -70.23%                                                     | -62.64%                   |
| <b>Unfavourable</b>                                                   | <b>What you might get back after costs</b>                                            | EUR 2,977.11                                                | EUR 2,499.59              |
|                                                                       | Average return each year                                                              | -70.23%                                                     | -24.22%                   |
| <b>Moderate</b>                                                       | <b>What you might get back after costs</b>                                            | EUR 10,033.67                                               | EUR 4,999.34              |
|                                                                       | Average return each year                                                              | 0.34%                                                       | -12.95%                   |
| <b>Favourable</b>                                                     | <b>What you might get back after costs</b>                                            | EUR 20,854.15                                               | EUR 14,087.41             |
|                                                                       | Average return each year                                                              | 108.54%                                                     | 7.09%                     |

The scenarios below occurred for an investment using a suitable listed benchmark.

The favourable scenario occurred for an investment between 2020 and 2025.

The moderate scenario occurred for an investment between 2018 and 2023.

The unfavourable scenario occurred for an investment between 2015 and 2020.

## WHAT HAPPENS IF BNPP AM IS UNABLE TO PAY OUT?

The Product is a fund of jointly owned financial instruments and deposits separate from BNPP AM.

In the event that BNPP AM defaults, the assets of the Product held by the depositary will not be affected.

In the event that the depositary defaults, the Product's risk of financial loss is mitigated by the legal segregation of the depositary's assets from those of the Product.

## WHAT ARE THE COSTS?

The person advising on or selling you this Product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.



## Costs 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 and how long you hold the Product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. 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.
- EUR 10,000 is invested.

|                               | If you exit after 1 year<br>(in the event of early release) | If you exit after 5 years |
|-------------------------------|-------------------------------------------------------------|---------------------------|
| <b>Total costs</b>            | EUR 0.07                                                    | EUR 0.18                  |
| <b>Annual cost impact (*)</b> | 0.00%                                                       | 0.00% each year           |

(\*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period, your average return per year is projected to be -12.95% before costs and -12.95% after costs. We may share part of the costs with the person selling you the Product to cover the services they provide to you. They will inform you of the amount.

## Composition of Costs

| One-off costs upon entry or exit                                   | If you exit after 1 year                                                                                                                                                                                                                                             |          |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| <b>Entry costs</b>                                                 | We do not charge an entry fee for this Product.                                                                                                                                                                                                                      | EUR 0    |
| <b>Exit costs</b>                                                  | We do not charge an exit fee for this Product.                                                                                                                                                                                                                       | EUR 0    |
| <b>Ongoing costs taken each year</b>                               |                                                                                                                                                                                                                                                                      |          |
| <b>Management fees and other administrative or operating costs</b> | 0.05% of the value of your investment per year, all of which is paid for by the company. The amount is based on past costs calculated as at 31/12/2024.                                                                                                              | EUR 0    |
| <b>Transaction costs</b>                                           | 0.001% 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 may vary. This figure is therefore indicative and may be revised upwards or downwards. | EUR 0.07 |
| <b>Incidental costs taken under specific conditions</b>            |                                                                                                                                                                                                                                                                      |          |
| <b>Performance fees</b>                                            | There is no performance fee for this Product.                                                                                                                                                                                                                        | EUR 0    |

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

**Recommended holding period: 5 years.** This length of time does not include unavailability constraints linked to employee and/or retirement savings schemes.

The recommended holding period has been defined and is based on the risk and reward profile of the Product.

Investors may request the redemption of their units on the basis of the net asset value, details of which are set out in the regulations.

Any redemption made before the end of the recommended holding period may have a negative impact on the Product's performance profile and the risk profile.

## HOW CAN I COMPLAIN?

For any complaints, investors are invited to contact their custodian account-keeper of the units. They can also contact BNPP AM via its website [www.bnpparibas-am.fr](http://www.bnpparibas-am.fr) (Complaints Management Policy section at the bottom of the page) or by sending a registered letter to BNP PARIBAS ASSET MANAGEMENT Europe, Service Client, TSA 90007, 92729 Nanterre CEDEX, France or by emailing [amfr.reclamations@bnpparibas.com](mailto:amfr.reclamations@bnpparibas.com).

## OTHER RELEVANT INFORMATION

- In order to access the Product's past performances and performance scenarios, log in to your personal space from your account-keeper's website, or where applicable, your insurance company's website.
- The chart on the website shows the Product's performance as the percentage loss or gain per year over a period of up to six years depending on the lifetime of your Product.
- Investors can contact the AMF Ombudsman by post: The AMF Ombudsman, Autorité des marchés financiers, 17 place de la Bourse, 75082 Paris CEDEX 02, FRANCE, or via the Internet: <http://www.amf-france.org> — Section: The AMF Ombudsman.

