



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.

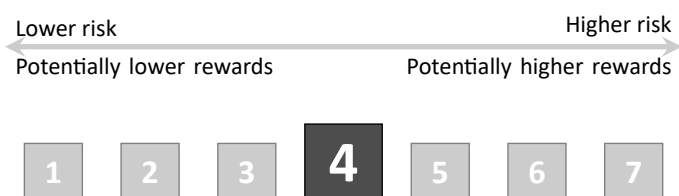
Bankinter International Fund Sicav - Total Return - Class EUR

(ISIN: LU0612902816) Total Return (the 'Fund') is a Sub-Fund of Bankinter International Fund Sicav (the 'Company'). Lemanik Asset Management S.A. is the Management Company (the 'Management Company') to the Fund.

Objectives and Investment Policy

- The Fund's objective is to provide long-term positive returns following an absolute return investment approach (a measure of the gain or loss on an investment portfolio expressed as a percentage of invested capital) and seeks to replicate the most appropriate alternative management strategies at any given time in relation to type of permitted assets.
- The allocation of investments by type of asset classes, by economical sectors and by regions and countries is not predetermined. The Fund can also invest in debt securities with different maturities and durations.
- The Fund is actively managed without any reference to a benchmark. The Investment Manager has discretion over the composition of its portfolio subject to this objective and investment policy.
- The Fund can invest in equity fixed income securities, financial instruments issued by financial institutions or governments considered to be extremely low-risk and other types of eligible assets. Up to an amount of 10% of the net assets of the Fund can be invested in other eligible assets (futures on indices, commodities, inflation, credit risk, volatility and similar asset classes). Under exceptional circumstances, it may be invested up to 100% in cash and cash equivalents.
- The investment manager is free to choose what the Fund invests in. The reference currency for the Fund is the Euro.
- Sale of shares in the Fund can be made on a daily basis.
- Any income due from the Fund's investments is reflected in the value of your shares as all dividends are reinvested rather than being paid out.
- The Fund may use Financial Derivatives Instruments (instruments whose prices are dependent on one or more underlying assets 'FDIs'). The Fund invests in FDIs in order to reduce the possibility of financial losses or to achieve higher gains. The Fund is expected to have an increased market exposure as a result of such investments.
- Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within three years.

Risk and Reward Profile



- The lowest category does not mean a risk free investment.
- The risk and reward profile may change over time.
- Historical data may not be a reliable indication for the future.

- This Fund is in category 4, since the share price has a moderate volatility and therefore the risk of loss as well as the expected reward is generally medium.

The following risks may not be fully captured by the risk and reward indicator:

- Credit Risk: The Fund can invest a material part of its assets in bonds. Their issuers can become insolvent, thus their bonds can either partly or entirely diminish in value.

A complete description of risk factors is set out in the Prospectus in the section entitled 'Risk Factors'.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual charges.

The ongoing charges figure is based on expenses for the year ending 31 December 2021.

This figure may vary from year to year. It excludes:

- Performance Fees.
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another Fund.

For more information on charges, please see the 'Charges and Expenses' section of the Prospectus.

One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from the Fund over a year

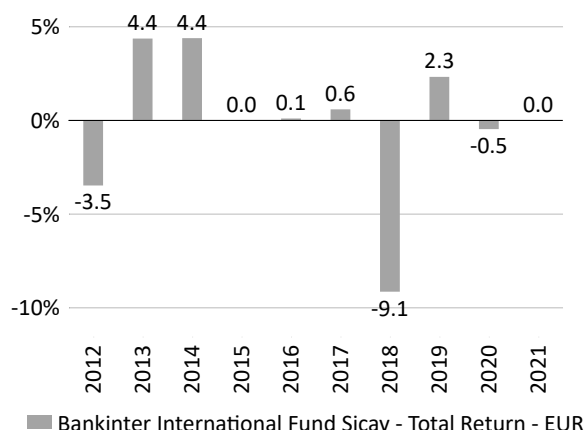
Ongoing charges	2.66%
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Charges taken from the Fund under certain specific conditions

Performance Fee	None
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Past Performance

Historic performance to 31 December 2021



- The Fund was launched on 30 September 2011.
- Past performance has been calculated in EUR.
- The returns in this table include all fees and expenses and show percentage year-on-year changes in the value of the Fund.
- Past returns are not a reliable indicator or guide of future returns.

Practical Information

- This Key Investor Information Document (KIID) is specific to this share class.
- **Depository:** The Fund's assets are held with RBC Investor Services Bank S.A. and are segregated from the assets of other sub-funds of the Company. The assets of the Fund cannot be used to pay the debts of other sub-funds of the Company.
- **Further information and price availability:** Further information about the Company (including the current Prospectus and most recent annual report) is available in English, and information about the Fund and other share classes (including the latest prices of shares and translated versions of this document), are available free of charge on www.fundsquare.net or by making a written request to Lemanik Asset Management S.A., 106, route d'Arlon, L-8210 Mamer, Luxembourg or by emailing info@lemanik.lu.
- **Taxation:** The Fund is subject to taxation legislation in Luxembourg, which may have an impact on your personal tax

position as an investor in the Fund.

- **Liability:** Lemanik Asset Management S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- **Specific information:** You may convert shares in the Fund for shares in other Sub-Funds. Further information and provisions are in the Prospectus.
- **Remuneration policy:** A paper copy of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, and the persons responsible for awarding the remuneration and benefits, is available free of charge upon request. A detailed description of the policy is also available at www.lemanikgroup.com/management-company-service_substance_governance.cfm.