

The Fund is managed by MC Square S.A. (the **Management Company**)

Further investment risks are set out in the risk section of the prospectus.

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.

One-off charges taken before or after you invest:	
Entry charge	3.00%
Exit charge	3.00%
This is the maximum that might be taken out of your money before it is invested and/or the proceeds of your investment are paid out. Please refer to your financial advisor or the distributor for the actual charges.	
Charges taken from the Sub-Fund over a year:	
Ongoing charges	3.40%
Charges taken from the Sub-Fund under specific conditions:	
Performance fee	10.00% of any returns the Sub-Fund achieves above the benchmark: MSCI World EUR (MSERWI Index PR EUR). The actual amount charged in the Sub-Fund's last financial year was 1.03%.

The ongoing charges figure is based on expenses for the year ending 31 December 2021. This figure may vary from year to year.

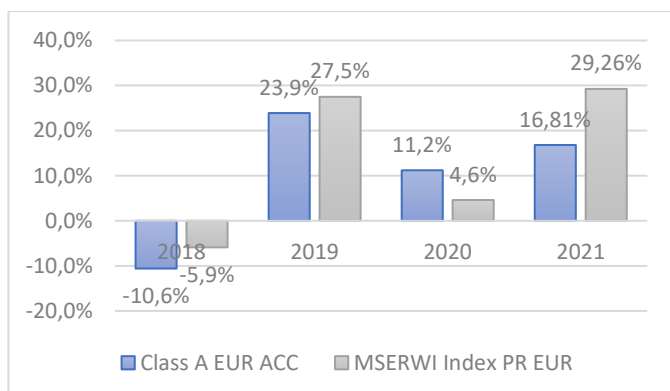
Ongoing charges do not include the following:

- Performance fees; and
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Sub-Fund when buying or selling units in another collective investment undertaking.

If the performance of the Fund is negative but superior to its Benchmark, it is possible that a performance fee is paid in order to remunerate the manager for his positive relative performance (overperformance).

For more information on charges, please refer to the prospectus which is available at www.mcsquare.lu.

Past Performance



- The performance diagram shown is not a reliable indication of future performance.
- Annual performance is calculated after deduction of the costs charged to the Sub-Fund.
- The Sub-Fund was created in 2017.
- The share class A EUR ACC was launched in 2017.
- Past performance has been calculated in EUR.
- The performance of the Sub-Fund is not linked to the performance of the benchmark. The benchmark is to be used purely as a comparator and for performance fees computation.

Practical information

- Fund: Crediinvest SICAV, 30 boulevard Royal, L-2449 Luxembourg (R.C.S. Luxembourg: B 98745).
- Management Company: MC Square S.A., 23 Val Fleuri, L-1526 Luxembourg (R.C.S. Luxembourg: B 28949).
- Depositary: Creand Wealth and Securities.
- Documentation: Further information about the Sub-Fund including the prospectus, most recent financial statements, latest prices of the shares are available free of charge at www.mcsquare.lu or at the registered office of the Management Company.
- Remuneration policy: The remuneration policy details are available on the website of the Management Company at <https://www.mcsquare.lu/policies/> and includes without limitation a description of (i) the calculation of, and (ii) the persons responsible for awarding, the remuneration and benefits of its staff. A hard copy of the remuneration policy statement is available free of charge upon request.
- Tax: Your taxation regime, which may depend on your citizenship, residency or nationality, might have an impact on your investment. For further details, please contact your financial adviser before investing.
- Liability: The Management Company 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.
- Segregation of Sub-Funds: The Fund offers several sub-funds whose assets and liabilities are legally segregated from each other. The prospectus and financial statements are prepared for the Fund as a whole.
- Exchange of shares: You may be allowed to exchange the shares in this Sub-Fund into shares of another share class or of another sub-fund in the Fund (if any). To verify this possibility, please refer to the prospectus.