

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

## AMUNDI RESPONSIBLE INVESTING - EUROPEAN CREDIT SRI a sub-fund of the AMUNDI RESPONSIBLE INVESTING SICAV

**Class I - ISIN code: (C) FR0010035162, (D) FR0010111146**

This SICAV is managed by Amundi Asset Management, an Amundi company.

### Objectives and Investment Policy

Classification by the French Market Regulator (AMF): UCITS Bonds and other debt securities denominated in euros.

By subscribing to AMUNDI RESPONSIBLE INVESTING - EUROPEAN CREDIT SRI - I, you are investing primarily in private bond securities denominated in euro, taking "socially responsible" criteria in particular into account.

The investment objective, over the recommended investment horizon, is to outperform the Barclays Euro Aggregate Corporate index (closing price and coupons reinvested), after taking into account ongoing charges, while incorporating ESG criteria into the process of selecting and analysing the securities in the Sub-fund.

This index is composed of bond securities issued in euro by private issuers (industrial, financial and utilities) belonging to the investment grade rating category. The nationality of the issuer is not a differentiating factor.

To achieve this, the management team uses ESG (Environmental, Social, Governance) criteria combined with active management relying on a rigorous investment process based on two sources of performance: interest rate risk management (economic and sector analysis) and credit risk management (issuers and securities selection).

The analysis of private issuers uses a framework of criteria based on regulations that have universal scope (Global Compact, International Labour Organization, Human Rights, ISO standards, etc.). For information purposes, ESG criteria include energy consumption and greenhouse gas emissions for the environmental aspect, human rights, health and safety for the social aspect, and the remuneration policy and global ethics for the governance aspect. The non-financial analysis of states aims to assess and compare the levels of integration of the three ESG criteria in institutional systems and public policies and is based on around 100 indicators divided into three categories: Compliance (e.g. ratification of international treaties), Action (public expenditure related to ESG policies) and Results (quantifiable and measurable).

The non-financial analysis is used to assign an ESG rating for each issuer on a scale ranging from A (highest rating) to G (lowest rating). At least 90% of the securities in the portfolio have an ESG rating. Furthermore, the Sub-fund follows an SRI strategy based on several approaches:

- "rating improvement" approach (the portfolio's average ESG score should be higher than the investment universe's ESG score after at least 20% of the lowest-rated stocks have been eliminated);

- normative, by excluding certain issuers (excluding issuers that do not comply with the main international conventions, with a G rating, excluding companies involved in the production or distribution of anti-personnel mines and cluster munitions prohibited by the Ottawa and Oslo Conventions, excluding states that systematically and voluntarily violate human rights and that are guilty of war crimes and crimes against humanity and excluding issuers whose turnover comes from coal mining);

- best-in-class, which aims to give priority to issuers that are sector-leading in terms of ESG criteria, as identified by the Management Company's team of non-financial analysts.

The best-in-class approach does not exclude any business activity, so the Sub-fund may be exposed to some controversial sectors. To limit the potential non-financial risks of these sectors, the Sub-fund applies the above-mentioned exclusions as well as an engagement policy that aims to promote dialogue with issuers and assist them in improving their ESG practices.

A minimum of 90% of the Sub-fund's assets are invested in private or public euro-denominated bonds in the OECD area, with a minimum of 50% issued by private issuers. The Sub-fund may invest in bonds denominated in currencies other than euro and which are hedged against currency risk. These securities will be of a high quality according to the judgement of management and in compliance with the internal risk monitoring policy of the Management Company. In a non-exclusive and non-automatic manner, management may use securities with a rating ranging from AAA to BBB- according to the Standard & Poor's scale or equivalent. The sensitivity range is from 2 to 8.

The Sub-fund is actively managed and aims to outperform its benchmark index. Its management is discretionary: it is primarily exposed to benchmark index issuers and may be exposed to issuers not included in this index. The management strategy includes monitoring the difference between the portfolio's risk level and that of the index. A moderate difference in comparison to the risk level of this index is anticipated.

The UCI qualifies as an Article 8 financial product under Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (the "Disclosure Regulation").

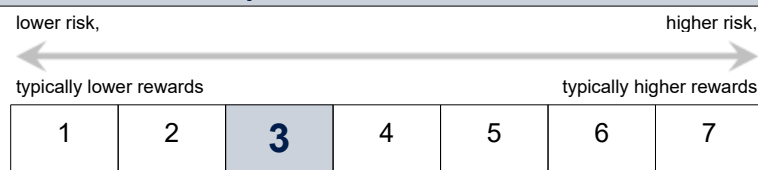
The sub-fund's net profit and net capital gains are automatically reinvested for the C share created on 06 November 2019. The sub-fund's net profit is fully redistributed each year and the sub-fund's net capital gains are reinvested or redistributed each year at the discretion of the Management Company for the D share created on 06 November 2019.

You may ask to redeem your shares every day as buy-back operations are carried out on a daily basis.

The Management Company may set up a redemption capping scheme in accordance with the conditions set out in the "Redemption capping scheme" section of the prospectus.

Recommendation: this Sub-fund may not be appropriate for investors who plan to withdraw their money within 3 years.

### Risk and reward profile



This Sub-fund's risk category primarily reflects the market risk of the euro-denominated public and private bonds in which it is invested.

The historic data used to calculate the numeric risk indicator could not be a reliable indicator of the future risk profile for the UCITS.

The risk category associated with this SICAV is not guaranteed and may shift over time.

The lowest category does not mean "risk free".  
The initial capital invested is not guaranteed.

Particular risks for the Fund not included in these indicator are:

- Credit risk: this is the risk of sudden deterioration in the creditworthiness of an issuer or that of its default.
- Liquidity risk: in a given case where trading on the financial markets is depressed, any equity buying or selling transaction can lead to significant market fluctuations.
- Counterparty risk: this is the risk of default by a market operator, including a total return swap counterparty, that prevents it from honouring its obligations to the Fund.
- The use of complex products such as derivatives may lead to an increase in movements in your portfolio.

The occurrence of any of these risks may lower the net asset value of your portfolio.

## Charges

The charges you pay are used to pay the costs of running the UCITS, including the costs of marketing and distributing it; these charges reduce the potential growth of your investments.

One-off charges taken before or after you invest	
Entry charge	1.00 %
Exit charge	None
The percentage indicated is the maximum that can be deducted from your capital before it is invested (entry) or redeemed (exit).	
Charges taken from the SICAV over a year	
Operating expenses	0.87% of average net assets
Charges taken from the SICAV under certain specific conditions	
Performance fee	None

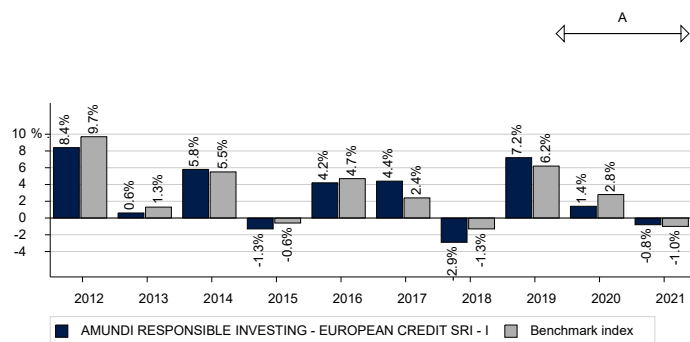
For more information about charges, please refer to the **Costs and Fees** section of the UCITS prospectus, available upon request from the Management Company.

The stated **exit and entry fees** are maximum amounts. In certain cases, the fees paid may be lower - further information may be obtained from your financial advisor.

The **ongoing charges** are based on the figures for the previous financial year ended 31 May 2021. This percentage may vary from year to year. It excludes:

- performance fees,
- brokerage fees, except for the entry and exit charges paid by the UCITS when buying or selling units in another UCITS.

## Past performance



A: Summary of Amundi Credit Euro SRI Fund's performance history

Performance is not constant over time and is no guarantee of future performance.

The year-on-year performance presented on this chart are calculated with net income reinvested and after deduction of all fees charged by the SICAV.

The SICAV was launched on 04 January 2018 and its AMUNDI RESPONSIBLE INVESTING - EUROPEAN CREDIT SRI - I class on 06 November 2019.

The reference currency is the euro (EUR).

## Practical information

Name of the Depositary: CACEIS Bank.

The latest prospectus and most recent periodic disclosure documents, and all other useful information, are available free of charge from the Management Company.

As this UCITS has sub-funds, its latest aggregate annual report is also available from the Management Company. Updated details on the Management Company's remuneration policy are available on its website or free of charge upon written request to it.

In particular, this policy describes the calculation methods applied to the remuneration and benefits for certain categories of employees, the entities responsible for their allocation and the composition of the Remuneration Committee.

The NAV is available upon request from the management company and depositary.

Depending upon your personal tax position, capital gains and any income associated with holding securities in the Fund may be subject to taxation. We advise you to seek information about this from the UCITS distributor.

This UCITS is not available to residents of the United States of America/"U.S. Persons" (the definition of "U.S. Person" is provided on the Management Company's website, [www.amundi.com](http://www.amundi.com), and/or in the prospectus).

Amundi Asset Management 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 UCITS.

The Fund offers other units or shares for the categories of investors defined in its prospectus.

This key investor information is accurate as at 01 June 2022.