

## Product

# AMUNDI FUNDS OPTIMAL YIELD SHORT TERM - F EUR QTD

A Sub-Fund of Amundi Funds  
LU1883339662 - Currency: EUR

*This Sub-Fund is authorised in Luxembourg.*

*Management Company: Amundi Luxembourg S.A. (hereafter: "we"), a member of the Amundi Group of companies, is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).*

*The CSSF is responsible for supervising Amundi Luxembourg S.A. in relation to this Key Information Document.*

*For more information, please refer to [www.amundi.lu](http://www.amundi.lu) or call +352 2686 8001.*

*This document was published on 15/03/2024.*

## What is this product?

**Type:** Shares of a Sub-Fund of Amundi Funds, an Undertaking for Collective Investments in Transferable Securities (UCITS), established as a SICAV.

**Term:** The term of the Sub-Fund is unlimited. The Management Company may terminate the fund by liquidation or merger with another fund in accordance with legal requirements.

**Objectives:** Seeks to increase the value of your investment (through income and capital growth) over the recommended holding period, while achieving an ESG score greater than that of its investment universe.

**Benchmark:** Euro Short Term Rate (ESTER) Index. Used for performance comparison.

**Portfolio holdings:** The sub-fund is actively managed. It mainly invests in below investment grade corporate and government bonds and money market instruments, anywhere in the world, including emerging markets. The sub-fund may or may not hedge currency risk at portfolio level, at the discretion of the investment manager, so long as exposure to emerging market currencies is no higher than 25% of net assets. The sub-fund uses derivatives to reduce various risks (hedging), manage the portfolio more efficiently, and gain exposure (long or short) to various assets, markets or other investment opportunities such as credit, equities, interest rates, foreign exchange and inflation.

**Management process:** In actively managing the sub-fund, the investment manager uses a combination of market, issuer and credit analysis to identify investments that appear to offer the best risk-adjusted returns (top-down and bottom-up approach). The investment manager is not constrained by the benchmark for the construction of the portfolio and makes its own investment decisions.

The sub-fund promotes ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

**Intended Retail Investor:** This product is intended for investors, with a basic knowledge of and no or limited experience of investing in funds seeking to increase the value of their investment and to receive income over the recommended holding period with the ability to bear losses up to the amount invested.

**Redemption and Dealing:** Shares may be sold (redeemed) as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the Amundi Funds prospectus.

**Distribution Policy:** As this is a distributing share class, investment income is distributed.

**More Information:** You may get further information about the Sub-Fund, including the prospectus, and financial reports which are available at and free of charge on request from: Amundi Luxembourg S.A. at 5, allée Scheffer 2520 Luxembourg, Luxembourg.

The Net Asset Value of the Sub-Fund is available on [www.amundi.lu](http://www.amundi.lu).

**Depositary:** CACEIS Bank, Luxembourg Branch.

**Representative in Switzerland:** CACEIS (Switzerland) SA, 35 Route de Signy, P.O. Box, 2259, CH-1260 Nyon.

**Paying agent in Switzerland:** CACEIS Bank, Montrouge, Nyon Branch/Switzerland, 35 Route de Signy, CH-1260 Nyon.

In Switzerland, the prospectus, the Key Information Document, the Articles of incorporation as well as the annual and semi-annual reports of this UCITS can be obtained, free of charge, from the representative in Switzerland.



Investment EUR 10,000		
Scenarios	If you exit after	
	1 year	4 years*
<b>Total Costs</b>	€189	€795
<b>Annual Cost Impact**</b>	1.9%	1.9%

\* Recommended holding period.

\*\* 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 2.45% before costs and 0.55% after costs.

We do not charge an entry fee

If you are invested in this product as part of an insurance contract, the costs shown do not include additional costs that you could potentially bear.

## 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.	Up to 0 EUR
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	0.00 EUR
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	1.70% of the value of your investment per year. This percentage is based on actual costs over the last year.	170.00 EUR
<b>Transaction costs</b>	0.16% of the value of your investment per year. This is an estimate of the cost of buying and selling the underlying investments for the product. The actual amount depends on how much we buy and sell.	16.06 EUR
Incidental costs taken under specific conditions		
<b>Performance fees</b>	20.00% annual outperformance of the reference asset ESTR CAPITALISE (OIS) + 2%. The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last 5 years should be clawed back before any new accrual of performance fee. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years. <b>The performance fee is paid even if the performance of the share over the performance observation period is negative, while remaining higher than the performance of the Reference Asset.</b>	3.00 EUR

## How long should I hold it and can I take money out early?

**Recommended holding period:** 4 years is based on our assessment of the risk and reward characteristics and costs of the Sub-Fund.

This product is designed for medium-term investment; you should be prepared to stay invested for at least 4 years. You can redeem your investment at any time, or hold the investment longer.

**Order schedule:** Orders to redeem shares must be received before 14:00 Luxembourg time on the Valuation Day. Please refer to the Amundi Funds Prospectus for further details regarding redemptions.

You may exchange shares of the Sub-Fund for shares of other sub-funds of Amundi Funds in accordance with the Amundi Funds prospectus.

## How can I complain?

If you have any complaints, you may:

- Call our complaints hotline on +352 2686 8001
- Mail Amundi Luxembourg S.A. - Client Servicing - at 5, allée Scheffer 2520 Luxembourg, Luxembourg
- E-mail to [info@amundi.com](mailto:info@amundi.com)

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website [www.amundi.lu](http://www.amundi.lu).

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

## Other Relevant Information

You may find the prospectus, statutes, key investor documents, notices to investors, financial reports, and further information documents relating to the Sub-Fund including various published policies of the Sub-Fund on our website [www.amundi.lu](http://www.amundi.lu). You may also request a copy of such documents at the registered office of the Management Company.

**Past performance:** You can download the past performance of the Sub-Fund over the last 5 years at [www.amundi.lu](http://www.amundi.lu).

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at [www.amundi.lu](http://www.amundi.lu).