

Key Investor Information

This document provides key investor information about this fund ("Fund"). It is not marketing material. The information is required by law to help investors understand the nature and the risks of investing in this Fund. Investors are advised to read it so to make an informed decision about whether to invest.

CS Gestión International Fund - CS Fixed Income Duration 0-2 Fund B Acc, a Unit Class of CS Gestión International Fund - CS Fixed Income Duration 0-2 Fund

Management Company
ISIN

MultiConcept Fund Management S.A., Luxembourg
LU2309417264

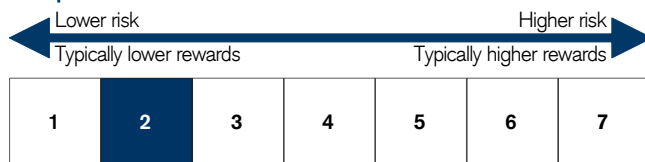
Objectives and investment policy

The Fund is a feeder fund and will as such at all times invest at least 85% of its assets in units of the Master Fund (CS DURACION 0-2 FI) which qualifies as a "master UCITS". The objective of this Fund is to achieve capital appreciation through investment in the Master Fund. The Fund intends to realise its investment objective by investing substantially all of its assets into the units of the Master Fund. The residual assets of the Fund will consist in ancillary liquid assets, including cash, cash equivalents and short-term deposits. These residual assets may be required from time to time for liquidity purposes and payment of costs and expenses of the Fund. The Fund intends to minimize the level of ancillary liquid assets held for these purposes. The Master Fund takes as reference in the management the return of the 12-months Euribor index. The Fund does not track the benchmark precisely but tries to exceed its performance subject to an internally applied deviation limit and may therefore differ from it moderately— both positively and negatively. The Master Fund will either directly or indirectly through other UCI (with a maximum of 10% of the Net Asset Value), invest 100% of its total exposure in public and/or corporate debt (including deposits, covered bonds and liquid money market instruments, listed or not, with a maximum of 15% in asset backed securities). It can invest up to 25% of its total exposure in credit derivatives on public or private issuers (OECD), with a maximum average duration of 2 years. Issuers and markets will mainly be based in the OECD, with

a maximum of 20% of the Master Fund's total exposure in emerging markets. The average duration of the portfolio will not exceed 2 years. More than 60% of the total exposure will be invested in issuers rated at least BBB- or, if lower, the Kingdom of Spain's rating at each point in time. For the purpose of the minimum rating requirement, it will be enough if it is met by at least one of the rating agencies registered in the EU. Foreign currency exposure will not exceed 10% of the total exposure. The Master Fund can invest more than 35% of its net asset value in securities issued or guaranteed by a Member State of the EU, an Autonomous Community, a Local Authority, supranational institutions where Spain is a member and countries with a credit rating equal or higher than the Kingdom of Spain's rating. The Master Fund can invest in derivative instruments, listed or not in organised derivatives markets, with the objective of hedging or speculation. The maximum market risk exposure through derivative instruments will be limited to the Master Fund's total net asset value. The investor can buy or sell units of the Fund on a daily basis, as further defined in the prospectus. This Unit Class does not make distributions. The Fund shall bear the costs of standard brokerage and bank charges incurred by the Fund through securities transactions in relation to the portfolio. These charges are not included in the "Charges" section of this document.

Risk and reward profile

Risk profile



The Fund's risk and reward profile shows the expected variations in value of an investment in this Fund. It is based on real and simulated performance data over the past five years. The Fund's risk rating may change in the future. Please note, higher possible gains generally also mean higher possible losses. The lowest risk category does not mean that the Fund is risk free.

Why is the Fund in the specific category?

Total return funds aim to achieve a return target by applying different investment strategies or investing in different asset classes. Higher return targets typically require higher risk. The level of the risk and reward profile reflects this opportunistic investment strategy. Investments in bonds are affected by changes in interest rates, the size of the market segment, the currency allocation, the economic sector and the credit quality of the bonds. The Fund holds mainly short term investments and intends to avoid any currency risk. However, the Fund can be exposed to lower credit quality. The use of derivatives may lead to leverage and to an amplified reaction to market movements. The particularly active management of the Fund may lead to frequent changes of the Fund's risk profile.

Are there any other particular risks?

The Fund's risk and reward profile does not reflect the risk inherent in future circumstances that differ from what the Fund has experienced in the recent past. This includes the following events which are rare but can have a large impact.

- Credit risk: Issuers of assets held by the Fund may not pay income or repay capital when due. Part of the Fund's investments may have considerable credit risk.
- Liquidity risk: Assets cannot necessarily be sold at limited cost in an adequately short timeframe. Part of the Fund's investments may be prone to limited liquidity. The Fund will endeavor to mitigate this risk by various measures.
- Counterparty risk: Bankruptcy or insolvency of the Fund's derivative counterparties may lead to payment or delivery default. The Subfund will endeavor to mitigate this risk by the receipt of financial collateral given as guarantees.
- Operational risk: Deficient processes, technical failures or catastrophic events may cause losses.
- Political and Legal risks: Investments are exposed to changes of rules and standards applied by a specific country. This includes restrictions on currency convertibility, the imposing of taxes or controls on transactions, the limitations of property rights or other legal risks. Investments in less developed financial markets may expose the Fund to increased operational, legal and political risk.
- Sustainability risks: Sustainability risks are environmental, social or governance events or conditions can have a material negative effect on the return, depending on the relevant sector, industry and company exposure.

Charges

One-off charges taken before or after the investment	
Entry charge	Not applicable
Exit charge	Not applicable
Switch charge	Not applicable
This is the maximum amount that may be deducted from the investor's money before it is invested or before the proceeds of the investment are paid out.	
Charges debited to the Fund over a year	
Ongoing charge	1.19%
Charges debited to the Fund under certain specific conditions	
Performance fee	Not applicable

Charges debited to investors are used to pay for the cost of running the Fund, including marketing and distribution costs. These charges reduce the potential growth of the investment.

The **entry** and **exit charges** shown are the maximum figures that can be charged to the investor. Investors may obtain the fees effectively applied from their individual financial adviser or distributor.

For a maximum of 12 months from June 15, 2022, the **ongoing charges** figure is based on estimated expenses. From June 2023, the ongoing charges figure is based on last year's expenses for the year ending June 2023. This figure may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling shares/units in another collective investment undertaking.

Past performance

Performance disclaimer

Please note that performance in the past is not a reliable indicator of future results.

Charges and fees

The performance chart shows the Fund's investment returns as a percentage change in NAV from one year-end to the next in the Unit Class currency.

The fees for the ongoing fund charges are included in the calculation of past performance. The entry/exit fees are excluded from the calculation of past performance.

Fund launch date and currency

The Fund was launched on May 16, 2022.

The Unit Class was launched on June 15, 2022.

The base currency of the Fund is EUR.

The currency of the Unit Class is EUR.

There are insufficient data to provide this Fund's investors with a useful indication of past performance.

Practical information

Depository bank

Credit Suisse (Luxembourg) S.A., Luxembourg

Further information

Further information about CS GESTIÓN INTERNATIONAL FUND, its prospectus and its latest annual and semi-annual report may be obtained free of charge, in English language, from MultiConcept Fund Management S.A., Luxembourg, the appointed distributors or online at <https://www.credit-suisse.com/microsites/multiconcept/en.html>. This key investor information document relates to a fund forming part of CS GESTIÓN INTERNATIONAL FUND. The prospectus and the periodic reports are prepared for the entire umbrella fund. The assets and liabilities of each fund are segregated, which means that no individual fund will be liable with its assets for liabilities of another fund within the umbrella fund.

Details 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, the identity of persons responsible for awarding the remuneration and benefits, including a description of the global Credit Suisse Group compensation committee are available on <https://www.credit-suisse.com/microsites/multiconcept/en.html> and will be made available to investors free of charge upon request.

The Investment Manager for this Fund is Credit Suisse Gestión, SGILC, S.A..

Price publication

The latest prices of the units are available on <https://www.credit-suisse.com/microsites/multiconcept/en.html>

Conversion of units/shares

Investors may apply to convert part or all of their units into units of the same class of another fund or into another class of the same or another fund, provided that the conditions for accessing the relevant Unit Class are fulfilled. For more information about how to convert units and the applicable conversion charge, investors should refer to the prospectus (section on "Conversion of units").

Specific fund information

More unit classes may be available for this Fund. For further details, investors should refer to the prospectus. For further information about the unit classes that are marketed to the public in the investor's jurisdiction, investors should refer to <https://www.credit-suisse.com/microsites/multiconcept/en.html>.

Tax legislation

The Fund is subject to the tax laws and regulations of Luxembourg. Depending on the investor's country of residence, this might have an impact on the personal tax position of the investor. For further details, the investor should consult a tax adviser.

Liability statement

MultiConcept Fund Management S.A., Luxembourg 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 Fund's prospectus.

Information for investors in Switzerland

Representative in Switzerland

Credit Suisse Funds AG
Uetlibergstrasse 231, CH-8070 Zurich

Paying agent in Switzerland

CREDIT SUISSE (Switzerland) Ltd., Paradeplatz 8, CH-8001 Zurich

Investors may obtain the Prospectus, the Key Investor Information Document, a copy of the Management Regulations as well as annual and semi-annual reports free of charge from the Representative in Switzerland.

This Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

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This key investor information is accurate as at June 14, 2022.