

# KEY INFORMATION DOCUMENT



## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## PRODUCT

### Product: EUR RDR Accumulating – UTI India Dynamic Equity Fund (the “Sub-Fund”), a Sub-Fund of UTI Goldfinch Funds PLC (the “Fund”)

PRIIPs Manufacturer: Waystone Management Company (IE) Limited (appointed by the Fund following the merger of KBA Consulting Management Limited with the Manager) (the “Manager”)

ISIN: IE00BDZ2R889

For more information on the product, please refer to the website: [www.utifunds.com](http://www.utifunds.com) - Contact: +6565339190

The Fund is regulated by the Central Bank of Ireland. Waystone Management Company (IE) Limited (appointed by the Fund following the merger of KBA Consulting Management Limited with the Manager) (the “Manager”) is the UCITS Management Company appointed by the Fund. The Manager is authorised in Ireland and regulated by the Central Bank of Ireland.

The key information document (KID) is accurate as at 13 March 2024.

You are about to purchase a product that is not simple and may be difficult to understand.

## WHAT IS THE PRODUCT?

**Type:** The Sub-Fund is a Sub-Fund of the Fund, an open-ended umbrella investment company with variable capital with segregated liability between its Sub-Funds and is established as an Undertaking for Collective Investment in Transferable Securities (UCITS).

**Term:** This product is not subject to any fixed term.

**Objectives:** The investment objective of the Sub-Fund is to achieve medium to long-term growth through investment primarily in growth oriented Indian stocks which are listed on the BSE (formerly Bombay Stock Exchange) and the NSE (National Stock Exchange) in India. The Sub-Fund intends to achieve its investment objective by investing on a permanent basis more than 75% of its Net Asset Value in a diversified portfolio of equities and equity related securities of (i) large, mid and small-cap corporations that have their registered office in India and are listed on Recognized Exchanges worldwide, (ii) large, mid and small-cap corporations that exercise a preponderant part of their economic activity in India and are listed on Recognized Exchanges worldwide and/or (iii) large, mid and small-cap corporations whose equity and equity related securities are listed, traded or dealt in on Indian stock exchanges listed in Appendix II of the Prospectus. The investment in securities which are listed on Recognized Exchanges other than BSE and NSE will not exceed 25% of the Net Asset Value of the Sub-Fund. The Sub-Fund may invest in securities which are not constituents of the Benchmark. The Sub-Fund falls within the meaning of Article 8 to the SFDR. The Sub-Fund is considered to be actively managed in reference to the MSCI India Index (the “Benchmark”) by virtue of the fact that it uses the Benchmark for performance comparison purposes only. The Benchmark is not used to define the portfolio composition of the Sub-Fund and is not used as performance target. Shareholders may redeem their Shares on a Dealing Day at the Net Asset Value per Share calculated as at the Valuation Point in relation to that Dealing Day. No fees or penalties are applied by UTI International (Singapore) Private Limited.

**Intended Retail Investor:** Typical investors will be (i) those who are particularly knowledgeable in investment matters, in particular financially sophisticated high net worth individuals and institutional investors and (ii) retail investors. An investment in the Sub-Fund is only suitable for investors who are capable of evaluating the risks and merits of such investment and who have sufficient resources to bear any loss which might result from such investment. Prospective investors should consult with their professional and financial advisors before making an application for Shares.

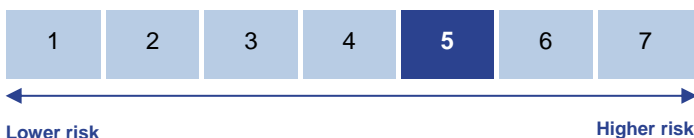
**Depository:** Citi Depository Services Ireland Designated Activity Company.

The NAV per share is calculated in US Dollars and settlement and dealing will be effected in the class currency of the relevant share class. The NAV per share of the Sub-Fund will be published daily and made available on [www.bloomberg.com](http://www.bloomberg.com) and will be updated following each calculation of the NAV.

The assets of this Sub-Fund are segregated from other Sub-Funds in the Fund, meaning the liabilities of one Sub-Fund cannot impact another Sub-Fund.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

### Summary Risk indicator



The risk indicator assumes you keep the product for a minimum of 5 Years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may have to pay significant extra costs to cash in early.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

**We have classified this product as class 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of the fund to pay you.**

**Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Due to effects of unusual market conditions, other risks could be triggered, such as: counterparty risk and liquidity risk. Please refer to the prospectus for more detail.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product / a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 Years

Investment: 10 000 EUR

| Scenarios  |  | 1 Year     | 5 Years<br>(recommended holding period) |
|--|--|------------|---|
| <b>Minimum scenario: There is no minimum guaranteed return. You could lose some or all of your investment.</b> |  |            |   |
| <b>Stress scenario</b>   | <b>What you might get back after costs</b> | 1 250 EUR  | <b>1 020 EUR</b>                        |
|  | Average return each year                   | - 87.46 %  | - 36.63 %                               |
| <b>Unfavourable scenario</b>   | <b>What you might get back after costs</b> | 5 980 EUR  | <b>7 180 EUR</b>                        |
|  | Average return each year                   | - 40.23%   | - 6.4%                                  |
| <b>Moderate scenario</b>   | <b>What you might get back after costs</b> | 9 900 EUR  | <b>12 540 EUR</b>                       |
|  | Average return each year                   | - 0.97%    | 4.64%                                   |
| <b>Favourable scenario</b>   | <b>What you might get back after costs</b> | 14 850 EUR | <b>16 430 EUR</b>                       |
|  | Average return each year                   | 48.48%     | 10.44%                                  |

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances

Unfavourable: This type of scenario occurred for an investment between 04/2015 and 03/2020. Moderate: This type of scenario occurred for an investment between 06/2018 and 05/2023. Favourable: This type of scenario occurred for an investment between 01/2017 and 12/2021.

## WHAT HAPPENS IF WAYSTONE MANAGEMENT COMPANY (IE) LIMITED IS UNABLE TO PAY OUT?

You may lose some or all of your investment due to the default of the Sub-Fund and/or the Fund. The Fund is not a guaranteed UCITS and as a result there is no guarantee scheme in place which provides a guaranteed rate of return. There is no investor compensation scheme available to investors in the Sub-Fund. An investment should only be made by those who can sustain a loss on their investment.

The Management Company of the Fund has no obligation to pay out since the Fund design does not contemplate any such payment being made. To protect you, the assets are held with a separate company, a depositary. Should the Fund default, the depositary would liquidate the investments and distribute the proceeds to the investors. In the worst case, however, you could lose your entire investment.

## WHAT ARE THE COSTS?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and should show you the impact that all costs will have on your investment over time.

### Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods:

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.

- EUR 10 000 is invested.

| Investment: 10 000 EUR | If you exit after 1 Year | If you exit after 5 Years |
|------------------------|--------------------------|---------------------------|
| <b>Total Costs</b>     | 649 EUR                  | <b>1445 EUR</b>           |
| Annual Cost Impact*    | 6.49 %                   | 2.31 %                    |

\*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 6.94% before costs and 4.64% after costs.

## Composition of Costs

| One-off costs upon entry or exit                                   |   | If you exit after 1 Year |
|--|---|--------------------------|
| <b>Entry costs</b>   | 5.00% of the initial subscription amount. Please note that the entry costs are incorporated into the initial subscription amount paid by the investor.  | 500 EUR                  |
| <b>Exit costs</b>  | The Sub-Fund does not currently apply an exit charge.   | N/A                      |
| <b>Ongoing costs</b>   |   |                          |
| <b>Management fees and other administrative or operating costs</b> | 1.01% of the value of your investment per year. This is an estimate based on actual costs over the last year. This figure may vary significantly from year to year. It excludes performance fees (sub-fund does not charge performance fees) and portfolio transaction costs. | 134 EUR                  |
| <b>Portfolio transaction costs</b>                                 | 0.27% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.   | 14 EUR                   |
| <b>Incidental costs taken under specific conditions</b>            |   |                          |
| <b>Performance Fee</b>   | The Sub-fund does not charge performance fees.  | 0 EUR                    |

You are entitled to switch from one Sub-Fund of the Fund to another, subject to the relevant Sub-Fund's switching charge (if applicable). Please refer to the Fund Prospectus for further information on how to switch.

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

**Recommended holding period:** 5 Years

This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 1-4 years. In order to redeem from the share class you can contact the Administrator in accordance with the provisions of the supplement for the Sub-Fund outlined in the section entitled "Redemption of Shares". You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in prices, and conditions in financial markets generally.

## HOW CAN I COMPLAIN?

In case of any unexpected problems in the understanding, trading or handling of the product, please feel free to directly contact UTI International (Singapore) Private Limited.

**For more information on the product, please refer to the website:** [www.utifunds.com](http://www.utifunds.com)

**E-Mail:** [info@utifunds.com](mailto:info@utifunds.com)

**Address:** 3 Church Street, Samsung Hub, #22-01, Singapore 049483

You can also send your complaint to the management company at 3 Shelbourne Road, Ballsbridge, Dublin - D04 A4EO, Ireland or by email to [complianceeurope@waystone.com](mailto:complianceeurope@waystone.com). We will then handle your request and provide you with a feedback as soon as possible.

## Other Relevant Information

Alongside this document, please read the Prospectus of the Fund which is available free of charge on [www.utifunds.com](http://www.utifunds.com).

Administrator: Citibank Europe plc, 1 North Wall Quay, IFSC, Dublin 1, Ireland.

The Fund is subject to tax laws and regulations of Ireland. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, contact a financial advisor.

Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

Past performance shows the fund's performance as the percentage loss or gain per year over the last 3 years.

[https://api.kneip.com/v1/documentdata/permalinks/KPP\\_IE00BDZ2R889\\_en\\_GB-IE-LU.pdf](https://api.kneip.com/v1/documentdata/permalinks/KPP_IE00BDZ2R889_en_GB-IE-LU.pdf). Previous performance scenario calculations can be found at [https://api.kneip.com/v1/documentdata/permalinks/KMS\\_IE00BDZ2R889\\_en\\_GB-IE-LU.xlsx](https://api.kneip.com/v1/documentdata/permalinks/KMS_IE00BDZ2R889_en_GB-IE-LU.xlsx).

The 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 the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on [www.waystone.com/waystone-policies](http://www.waystone.com/waystone-policies). A paper copy will be made available free of charge upon request.