

Summary of Investor Rights

for Luxembourg domiciled funds managed
by MultiConcept Fund Management S.A.



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This summary of investor rights is prepared in relation to Regulation (EU) 2019/1156 of the European Parliament and of the Council of June 20, 2019 on facilitating cross-border distribution of collective investment undertakings and amending Regulations (EU) No 345/2013, (EU) No 346/2013 and (EU) No 1286/2014 (the **“Regulation”**). One of the goals of the Regulation is to ensure that investors are provided with a summary of investor rights resulting from their investment in an undertaking for collective investment in transferable securities in the meaning of Directive 2009/65/EC or, under certain circumstances, in an alternative investment fund in the meaning of Directive 2011/61/EU (hereinafter referred to as a **“Fund”**).

It is not the intention of this summary to give an exhaustive list of rights investors may have. Further information may also be obtained in the respective Fund’s prospectus, offering document or other pre-contractual disclosure document as well as by contacting MultiConcept Fund Management S.A. (**“MultiConcept”**).

Right to attend and vote at general meetings of the Fund

In case the Fund is legally arranged as a company, each shareholder of such Fund has the right to receive notice of, attend in person or by proxy and vote (whether at general meeting or other shareholder meetings), unless the shareholder has chosen to invest in shares which do not carry voting rights.

Right to receive information

Investors have the right to receive from MultiConcept information that MultiConcept is legally required to publish. This concerns:

- Articles of incorporation, management regulations or limited partnership agreement, respectively;
- Prospectus or pre-contractual disclosure document, respectively;
- Key Investor Information Document or Key Investor Document, respectively;
- Audited annual report and (if any) semi-annual report;
- Information about Engagement Policy / Proxy Voting / Voting Rights Policy;
- Information about Conflicts of Interest Policy;
- Information about Best Execution and Order Handling Policy
- Information about Remuneration Policy;
- Complaints Handling Procedures (for UCITS only);
- Information about SFDR / Sustainability Risk / ESG Policies.

Investors can generally access this information by contacting MultiConcept.

Right to file complaints and collective redress mechanism

The European Directive (2020/1828) on representative actions for the protection of the collective interests of consumers foresees the establishment of a collective redress mechanism for consumers. This directive should have been transposed into national legislations by 25 June 2023 but the process is currently delayed. In the meantime, investors can file, free of charge, complaints connected to their investment in a Fund with MultiConcept.

In addition to the foregoing, investors invested in a Luxembourg-domiciled Fund can file a complaint with the Luxembourg supervisory authority of the financial sector (the **Commission de Surveillance du Secteur Financier** or "CSSF") in accordance with CSSF Regulation No. 16-07. In this respect, the complaint must have been previously sent in writing to MultiConcept and the investor must not have received an answer or a satisfactory answer within one month from the date at which the complaint was sent. Where the investor did not receive an answer or a satisfactory answer within such period, s/he may file his/her request (in writing, by post, by fax or by e-mail) to the address/number available on www.cssf.lu with the CSSF within one year after s/he filed his/her complaint with MultiConcept. A respective form can be found on www.cssf.lu.

The request shall be supported by a statement of the reasons on which it is based together with the following documents:

- A detailed and chronological statement of the facts underlying the complaint and the steps already taken by the applicant;
- A copy of the prior complaint with MultiConcept;
- A copy of the answer to the prior complaint or the confirmation by the applicant that s/he did not receive an answer one month after s/he sent his/her prior complaint;
- The statement of the applicant that s/he did not refer the matter to a court, an arbitrator or another out-of-court complaint resolution body in Luxembourg or abroad;
- The agreement of the applicant with the request handling conditions of the CSSF as body responsible for the out-of-court resolution of his/her complaint;
- The express authorisation of the applicant so that the CSSF can transmit the request (including the attachments) as well as any future correspondence or information to MultiConcept;
- In the case where a person acts on behalf of an applicant or on behalf of a legal person, a document showing that the person is legally entitled to act so;
- A copy of a valid ID document of the applicant (natural person) or, where the applicant is a legal person, of the natural person representing this legal person.

The CSSF may request the production of any other document or information, in any form whatsoever, it deems necessary to handle the request.

Additional information such as the handling of complaints by MultiConcept can be obtained on www.credit-suisse.com/microsites/multiconcept/en.html and upon direct query to MultiConcept.

Contact

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