

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**BNP PARIBAS CASH INVEST, unit class Classic (FR0007496047)**

Manufacturer: BNP PARIBAS ASSET MANAGEMENT France (« BNPP AM France »)

Website: <https://www.bnpparibas-am.com>

Phone number: call +33.1.58.97.13.09 for more information.

The Autorité des marchés financiers ("AMF") is responsible for the supervision of BNPP AM France with regard to this key information document.

BNPP AM France is authorized in France under number GP96002 and regulated by the AMF.

Date of production of the KID: 01/01/2023

WHAT IS THIS PRODUCT?**Type**

This Product is an undertaking for collective investment in transferable securities (UCITS). It is established as an FCP (fonds commun de placement mutual investment fund) subject to the provisions of the French Monetary and Financial Code and UCITS Directive 2009/65/EC as amended.

Term

The Product was initially established for a term of 99

BNPP AM France is entitled to dissolve the Product unilaterally. Dissolution may also take place in the event of a merger, total redemption of the units or when the net assets of the Product are less than the minimum regulatory amount.

Objectives

Management objective: Classified as a short-term variable net asset value money market fund (short-term VNAV MMF), the Fund seeks to obtain, over a minimum investment horizon of one day, a performance equal to that of the capitalised eurozone money market benchmark index (€STR), after deducting ongoing charges. If money market interest rates are very low, the return generated by the Fund would be insufficient to cover the management fees, resulting in a structural decline in the net asset value of the Fund.

The investment policy is based on active management; the benchmark index is used for comparative purposes only. The manager is therefore free to choose the securities that comprise the portfolio in accordance with the management strategy and investment constraints.

Key characteristics of the Fund: The investment process results from a top-down approach and is broken down into four stages: Macroeconomic analysis and market forecasts, tactical allocation of assets by instrument type, selection of sectors and issuers, and stock picking and positioning on the yield curve.

In terms of interest rate risk, the Weighted Average Maturity (WAM) of the portfolio is limited to 60 days, and in terms of credit risk, the Weighted Average Life (WAL) of the portfolio is limited to 120 days.

No security will have a maturity in excess of 397 days.

The Fund may invest up to 100% of its net assets in money market instruments, negotiable debt securities or bonds, denominated in euro and/or in other currencies (and, if this is the case, systematic currency hedging must be set up through the use of derivatives), issued by private, public or supranational issuers from all countries. The Fund may invest up to 20% of its net assets in securities issued by companies whose registered office is located in an emerging country. The portfolio invests in high-quality securities.

The Management Company is responsible for checking that the money market instruments in which the Fund invests are of high quality by using an internal process to appraise their credit quality. The Management Company has internal methods for evaluating credit risk when selecting securities for the Fund and does not exclusively or systematically use the ratings issued by rating agencies. The use of external ratings is one of the factors used to assess the overall credit quality of an issue or issuer on which the Management Company bases its own convictions when selecting securities.

Private debt may account for up to 100% of the net assets.

The Fund may invest more than 5% and up to 100% of its assets (20% for issuers in emerging countries) in various money market instruments issued or guaranteed separately or jointly by issuers authorised within the framework of the exemption ratio in Article 17(7) of Regulation (EU) 2017/1131.

The manager may invest in derivatives traded on French and/or foreign regulated and/or over-the-counter futures markets to hedge the portfolio against interest rate and/or currency risks. Securities in other currencies will be subject to systematic hedging using derivatives. Investors residing in France or other eurozone countries will not be exposed to currency risk.

Unitholders may request the redemption of their units daily until 1.00 pm (Paris time). Redemption requests are cleared by BNP Paribas on the basis of the last known net asset value.

Allocation of distributable income: Accumulation

For further details, please refer to the Fund's prospectus.

Other information: The minimum recommended investment period is one day.

Environmental, social and governance (ESG) criteria contribute to the manager's decision-making process but are not a determining factor.

Intended retail investors

This Product is designed for retail investors who have neither financial expertise nor any specific knowledge to understand the Product but nevertheless may bear a total capital loss. It is suited for clients who seek preservation of and/or growth of capital. Potential investors should have an investment horizon of at least 1 year.

Practical Information

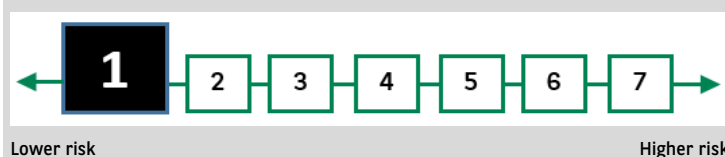
■ Custodian: BNP PARIBAS

■ The prospectus, the key information document(s) for the other share classes of this Product, the net asset value and the latest annual and periodical documents are available on the website: www.bnpparibas-am.com. They can be sent to you free of charge upon written request to: BNP PARIBAS ASSET MANAGEMENT France - Service Client - TSA 90007 - 92729 Nanterre CEDEX, France.



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

Risk Indicator



The risk indicator assumes you keep the Product for 1 year.

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 1 out of 7, which is the lowest risk class. The risk category is justified by investing in money market instruments and short-term bonds with very low volatility.

Be aware of currency risk. If the currency of your account is different from the currency of this Product, the payments you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risk materially relevant to the Product not included in the summary risk indicator:

- Credit risk

For additional details regarding the risks, please refer to the prospectus.

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

If we are not able to pay you what is owed, you could lose your entire 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 presented represent examples using the best and worst performance, as well as the average performance of the Product and/or appropriate benchmark over the last 10 years. The markets could develop very differently in the future.

Recommended holding period: 1 year

Example Investment: EUR 10,000

If you exit after 1 year

Scenarios

Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs	9,882.76 EUR
	Average return each year	-1.17%
Unfavourable	What you might get back after costs	9,882.76 EUR
	Average return each year	-1.17%
Moderate	What you might get back after costs	9,902.23 EUR
	Average return each year	-0.98%
Favourable	What you might get back after costs	9,965.32 EUR
	Average return each year	-0.35%

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.

This type of scenario occurred for an investment between 2012 and 2022.

WHAT HAPPENS IF BNPP AM FRANCE IS UNABLE TO PAY OUT?

The Product is a fund of jointly owned financial instruments and deposits separate from BNPP AM France.

In the event that BNPP AM France defaults, the assets of the Product held by the depositary will not be affected.

However, in the event that the depositary defaults, the Product's risk of financial loss is mitigated by the legal segregation of the depositary's assets from those of the Product.

WHAT ARE THE COSTS?

The person advising on or selling you this Product may cost you other costs. If so, this person will provide you with information about these costs and how they affect your investment. If this Product is used as an underlying of an insurance policy or a capitalization policy, the costs presented do not include any costs related to such policies.

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. 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.

If you exit after 1 year

Annual Total Cost	71.26 EUR
Cost Impact (*)	0.71%

(*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other Products.



Composition of costs

One-off entry or exit costs	If you exit after 1 year	
Entry costs	The entry costs are maximum figures. In some cases, you might pay less. Investors can obtain the actual amount of the entry from their advisor or distributor.	50 EUR
Exit costs	We do not charge an exit cost.	0 EUR
Recurring costs levied annually		
Management costs and other administrative and operating costs	The amount is based on an estimate of the maximum charges that will be taken out of your money.	19.9 EUR
Transaction costs	This amount represents 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.	1.36 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this Product.	0 EUR

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

Recommended holding period ("RHP"): 1 year.

The RHP has been defined and based on the risk and reward profile of the Product.

Investors are able to redeem on a daily basis (on bank business days) as described in the prospectus.

Any redemption occurring before the end of the RHP may adversely impact the performance profile of the Product.

HOW CAN I COMPLAIN?

For any complaints, investors are invited to contact their usual advisor at the establishment that advised them on the Product. They can also contact BNPPFrance via its website www.bnpparibas-am.fr (Complaints Management Policy in the footer at the bottom of the page), by sending a registered letter with acknowledgement of receipt to BNP PARIBAS ASSET MANAGEMENT France - Client Service - TSA 90007 - 92729 Nanterre CEDEX, France.

In the event of continued disagreement, investors can also contact the AMF Ombudsman by post: The AMF Ombudsman, Autorité des marchés financiers, 17 place de la Bourse, 75082 Paris CEDEX 02, FRANCE, or via the Internet: <http://www.amf-france.org> Section: The AMF Ombudsman.

OTHER RELEVANT INFORMATION

■ In order to access the Product's past performances and performance scenarios, please follow the instructions below:

- (1) Click on <https://www.bnpparibas-am.fr>
- (2) On the welcome page, keep "France" country and choose the language and your investor profile; accept web site terms and conditions.
- (3) Go to tab 'FUNDS' and 'Fund explorer'.
- (4) Search for the Product using the ISIN code or the Product's name and click on the Product.
- (5) Click on the 'Performance' tab.

■ The chart on the website shows the Product's performance as the percentage loss or gain per year over the last 9 years.

