

KEY INVESTOR INFORMATION

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

Candriam Money Market Euro AAA, a sub-fund of the SICAV Candriam Money Market

Class R - Capitalisation shares: LU0936338655

Competent authority: CSSF (Commission de Surveillance du Secteur Financier)

Management company: Candriam

OBJECTIVES AND INVESTMENT POLICY

Principal assets traded:

Money market instruments and/or bonds with a maximum residual maturity of less than 397 days or with an interest rate which may be revised at least annually, denominated in EUR or in currencies of member countries of the Organisation for Economic Co-operation and Development (OECD) and issued by all types of issuers rated at least A1 (or equivalent) by S&P (i.e. reputedly very good quality issuers).

Deposits.

Investment strategy:

The fund seeks to achieve capital growth, associated with a low risk level, by investing in the principal assets traded.

Within the limits imposed by the fund's objective and investment policy, the management team makes discretionary investment choices in the portfolio based on its analyses of the characteristics and growth prospects of the assets traded. The fund seeks to maintain an AAA rating issued by a rating agency and financed by the fund.

The duration (Weighted Average Maturity - WAM), i.e. the sensitivity of the fund to changes in interest rates, will not exceed 60 days and the Weighted Average Life (WAL) of fund assets will not exceed 120 days.

The Fund promotes, among other characteristics, environmental and/or social characteristics without however having a

sustainable investment objective. Environmental, social and governance (ESG) criteria contribute to the manager's decision-making, without however being a decisive factor in this decision-making. For more information, please see the management company's website and/or the prospectus.

The fund may also use derivative products for hedging purposes (taking protection against unfavourable future financial events).

Benchmark: €STR

The fund is actively managed and the investment process implies referring to a benchmark index.

Definition of the index:

The €STR is the short term rate in euros that reflects unsecured overnight borrowing costs in euros for banks in the euro zone.

Use of the index:

- for the purpose of performance comparisons.

Redemption of shares: On request, every day, in Luxembourg.

Allocation of income: Reinvestment.

Recommendation: This fund may not be suitable for investors who plan to withdraw their capital within the month.

Category: Short-Term variable net asset value money market fund.

RISK AND REWARD PROFILE



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- The risk level shown reflects the fund's historical volatility, completed where applicable by that of its reference framework. The volatility indicates the extent to which the value of the fund may fluctuate upwards or downwards.
- The historical data may not be a reliable indication for the future.
- The indicated category may vary over time.
- The lowest category does not mean "risk-free".
- There is no guarantee or mechanism to protect the capital.

The investor needs to be aware of the following significant risks which are not necessarily adequately taken into account by the indicator:

- **Credit risk:** the fund is exposed to the risk of default of an issuer in terms of honouring the payment of coupons and/or the repayment of the amount borrowed.
- **Counterparty risk:** The fund may use OTC derivative products and these may represent a counterparty risk, i.e. the inability of the counterparty to honour its commitments to the fund. This counterparty risk could be fully or partially hedged by the receipt of guarantees.
- **Sustainability risk:** refers to any event or situation in the environmental, social or governance domain that could affect the performance and/or the reputation of the issuers in the portfolio. The sustainability risk may be specific to the issuer, depending on its activities and practices, but it may also be due to external factors.

CHARGES

ONE-OFF CHARGES TAKEN BEFORE OR AFTER YOU INVEST	
Entry charge	N/A
Exit charge	N/A
This is the maximum that may be taken out of your money before it is invested.	
CHARGES TAKEN FROM THE FUND OVER A YEAR	
Ongoing charges	0.21%
CHARGES TAKEN FROM THE FUND UNDER CERTAIN SPECIFIC CONDITIONS	
Performance fee	N/A

The charges you pay are used to pay the costs of running the fund, including the costs of selling and distributing its shares. These charges reduce the potential growth of your investment.

Entry and exit charges:

The charges shown are maximum figures. In some cases, you might pay less.

You can find out the actual amounts from your financial adviser or distributor.

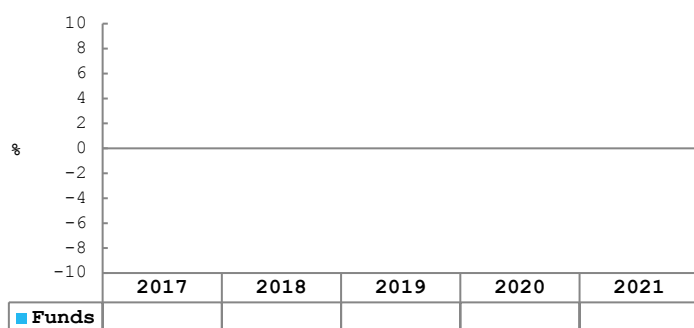
Ongoing charges:

The figure shown is an estimate based on the expected total amount of charges as there is insufficient historical data to provide a useful indication on ongoing charges. The annual report for each financial year will include details of the exact charges incurred.

It does not include a performance fee or the portfolio transaction costs, except those billed by the custodian bank and the cases where entry/exit charges are paid by the fund when buying or selling units in another fund.

More details on charges are found in the relevant sections of the prospectus accessible via www.candriam.com.

PAST PERFORMANCE



There is insufficient data to provide a useful indication on past performance.

Year of introduction of the share: 2013.

Currency: EUR.

Index: €STR. The index may change over time without implying a major change in strategy. The performance reported for one or more years may therefore differ from the performance of the relevant index for the corresponding year(s).

From 16/08/2021, the "Eonia Capitalized" index has been replaced by "€STR".

PRACTICAL INFORMATION

Custodian bank: CACEIS Bank, Luxembourg Branch.

This document provides a description of a share class of a sub-fund of Candriam Money Market. The prospectus and periodical reports are established for all the sub-funds. There are other share classes and these are listed in the prospectus.

Investors may apply for the conversion of their shares into shares of another class of the same sub-fund or into shares of a class of another sub-fund of the fund, based on the eligibility criteria and following the procedures available through their financial intermediary.

The sub-fund is only liable for the debts, liabilities and obligations that can be charged to it.

Additional information about the fund can be found in the prospectus and the periodical reports, which may be obtained free of charge on request from the registered office of the Management Company or viewed at any time on the website www.candriam.com. These documents are available in one of the languages approved by the local authority of each country where the fund is authorised to market its shares or in a common language in the international finance sphere. All other practical information, in particular the latest share price, is available from the places shown above.

The tax legislation of the Home State of the fund may have an effect on the investor's personal taxation position.

An investment in the Fund is not a guaranteed investment. An investment in a Fund is different from an investment in deposit accounts and the investment capital is likely to fluctuate. The Fund does not draw on an external support to guarantee its liquidity or stabilise its net asset value per unit. The investor bears the risk of losing the invested capital.

The prospectus for Switzerland, the Key Investor Information Document, the articles of association, the interim and annual reports in French and other information may be obtained free of charge from the representative and the fund's paying agent in Switzerland: Representative: CACEIS (Switzerland) SA, Route de Signy 35, CH-1260 Nyon / Paying Agent: CACEIS Bank, Paris, succursale de Nyon/Suisse, Route de Signy, 35, CH-1260 Nyon. The latest prices of the equities are available on www.fundinfo.com.

Details of the up-to-date remuneration policy, including the composition of the remuneration committee, a description of how remuneration and benefits are determined and on how this policy is consistent with the consideration of sustainability risks and impacts, are available on Candriam's website via the link https://www.candriam.com/siteassets/legal-and-disclaimer/external_disclosure_remuneration_policy.pdf.

Upon request, a paper copy of the remuneration policy can be obtained from the Management Company free of charge.

Candriam can only be held liable for the declarations contained in this document and its translations if they are misleading, inaccurate or inconsistent with the corresponding parts of the prospectus.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.
This key investor information is accurate as at 12/1/2022.