

## PURPOSE

This document provides you with key information about this investment product. It is not marketing material. This 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

**Name:** ODDO BHF Money Market DR-EUR

**Manufacturer:** ODDO BHF Asset Management GmbH

ISIN: DE000A0YCBQ8

Website: [am.oddo-bhf.com](http://am.oddo-bhf.com)

Further information can be obtained by calling: +49 211 23924-01

The fund is a UCITS fund established in Germany. It is managed by ODDO BHF Asset Management GmbH (the "Company"). The Company is part of the ODDO BHF Group.

The German Federal Financial Supervisory Authority (*Bundesanstalt für Finanzdienstleistungsaufsicht* – BaFin) is responsible for the supervision of ODDO BHF Asset Management GmbH in relation to the key information document.

Date of preparation of this key information document: 18/12/2023

## WHAT IS THIS PRODUCT?

### TYPE

The fund is a UCITS fund established in Germany.

The returns achieved by this unit class are distributed on an annual basis.

### TERM

The fund was established for an indefinite period. The Company is entitled to terminate its management of the fund, subject to a notice period of six months, by way of an announcement in the German Federal Gazette and in the annual or half-yearly report. In principle, units in the fund can be redeemed on each valuation day. The Company may suspend the redemption of units if deemed necessary under exceptional circumstances, taking into account the interests of investors, or restrict the redemption of units if the investors' redemption requests exceed a predefined threshold above which such requests can no longer be carried out in the interest of all investors as a whole.

### OBJECTIVES

The aim of investing in the Fund is to obtain a steady increase in value in line with money market interest rates. The fund is a money market fund that actively invests in a mix of money market instruments. The fund primarily invests in covered bonds (Pfandbriefe), variable or fixed-income debt securities, money market instruments and public issuer bonds (primarily from the European Union or a signatory state to the Agreement on the European Economic Area). The maximum weighted average maturity (WAM) of assets held for the fund is 90 days. As all investments are denominated in euro, there is no currency risk. Investments are selected according to the judgement of our capital markets experts, who focus specifically on high issuer credit quality. The assets held in the portfolio must have a minimum rating of at least AA- from a recognised rating agency or a similar rating upon acquisition. The issuer rating may also be used as a replacement. The fund does not enter into

derivative transactions. The fund manager does not use a benchmark index, but actively selects countries and sectors based on the macroeconomic environment.

The fund manager takes into account environmental, social and governance (ESG) criteria in its investment decisions. For more information please refer to the Annex to the Fund's prospectus.

The fund is an Article 8 fund under the SFDR\*\*.

The Bank of New York Mellon SA/NV, Asset Servicing, Frankfurt am Main branch, is the depository for this fund.

You can find further practical information (in English) on the fund, the prospectus, annual and semi-annual reports and the current issue and redemption prices free of charge on our website [am.oddo-bhf.com](http://am.oddo-bhf.com).

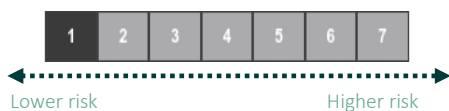
### INTENDED RETAIL INVESTOR

The fund is aimed at all investors whose objective is wealth creation and/or optimisation. Investors should need no guarantee that the original investment amount will be returned; units are generally subject to only minor fluctuations in value. Losses cannot be ruled out. The fund may not be suitable for investors who wish to withdraw their capital within a period of three months or less. The Company's assessment does not constitute investment advice. Its purpose is to give investors an initial indication of whether the fund is appropriate for them, given their level of experience, risk appetite and investment horizon.

### INSURANCE BENEFITS AND COSTS

Insurance costs are not included in the calculations.

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



The risk indicator assumes you keep the product for three months. The actual risk can vary significantly if you cash in at an early stage and you may get back less

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 assessed the risk of this product as 1 on a scale of 1 to 7, where 1 corresponds to the lowest risk class. The risk of potential losses from future performance is assessed as very low. It is extremely unlikely that the ability to execute your redemption request will be jeopardised by unfavourable market conditions.

- **Liquidity risks:** Impaired Fund liquidity may render the fund temporarily or permanently unable to meet its payment obligations and/or temporarily or permanently unable to satisfy the redemption requests of investors.

- **Creditworthiness risk:** The fund invests mainly in money market instruments and bonds. If the creditworthiness of individual issuers decreases or they become insolvent, the value of their money market instruments and bonds will fall.

- **Concentration risk:** The fund may invest up to 100% of its value in the following issuers: Federal Republic of Germany; the German federal states; the European Union; the EU Member States Belgium, Denmark, Finland, France, Luxembourg, Netherlands, Austria and Sweden; the signatory state to the Agreement on the European Economic Area Norway; the member state of the Organisation for Economic Cooperation and Development (excluding EEA states) Switzerland; the European Stability Mechanism (ESM); the European Investment Bank (EIB); the European Bank for Reconstruction and Development; the Council of Europe

Development Bank and the International Bank for Reconstruction and Development. If the fund invests solely in these issuers, it is dependent exclusively on their performance.

A detailed description of all risks can be found in the fund's Prospectus under "Risk Information". This product does not include any protection from future market performance so you could lose some or all of your investment.

## PERFORMANCE SCENARIOS

The amount you ultimately receive with this product will depend on future market performance. Future market performance is uncertain and cannot be predicted with any certainty. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

**Recommended holding period: 3 months**  
**Example investment: EUR 10,000**

Scenarios		If you exit after 3 months
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>	
<b>Stress</b>	<b>What you might get back after costs</b>	EUR 9,960
	Average return	-0.4%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 9,980
	Average return	-0.2%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,990
	Average return	-0.1%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 10,090
	Average return	0.9%

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, or the costs of 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 unfavourable scenario occurred for an investment between January 2020 and April 2020. The moderate scenario occurred for an investment between April 2017 and July 2017. The favourable scenario occurred for an investment between July 2023 and October 2023.

## WHAT HAPPENS IF COMPANY IS UNABLE TO PAY OUT?

The default of the Company will have no direct impact on your payment, as in the event of insolvency, legal provisions stipulate that the fund will not form part of the insolvency estate but will remain independent.

## WHAT ARE THE COSTS?

The person selling you or advising you on this product may charge you additional costs. If so, this person will inform you of these costs and show you the impact that these costs will have on your investment.

### COST OVER TIME

The tables illustrate the amounts that will be deducted from your investment to cover various types of costs. These amounts depend on how much you invest, how long you hold the product for, and how well the product performs. The amounts presented here illustrate the example of a specific investment amount and differing potential investment periods. We have used the following assumptions:

- In the first year you would be reimbursed the invested amount (0% annual return).
- EUR 10,000 invested.

## Scenarios

	If you exit after 3 months
Total costs	EUR 7
Cost impact*	0.1%

\*This illustrates how costs reduce your return over the holding period. For example it shows that if you exit at the end of the recommended holding period your average return per year is projected to be 0.0% before costs and 0.0% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

## COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 3 months
Entry costs	0.0% of the amount you pay when you initiate this investment. These costs are already included in the price you pay. This includes distribution costs. This is the maximum amount you will be charged. The person selling you the product will inform you of the actual charge.	EUR 0
Exit costs	We do not charge an exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.2% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 6
Transaction costs	0.1% 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.	EUR 2
Incidental costs taken under specific conditions		
Performance fees	None	EUR 0

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

**Recommended holding period: 3 months**

This product is suitable for short-term investments. Information regarding the redemption of units can be found in the section "What is this product?" under "Term".

## HOW CAN I COMPLAIN?

If you have any complaints, please contact ODDO BHF Asset Management GmbH, Client services, Herzogstraße 15, 40217 Düsseldorf; kundenservice@oddo-bhf.com. Any complaints regarding the person who advised on or sold you this product should be addressed directly to that person.

## OTHER RELEVANT INFORMATION

The fund is subject to German investment tax law. This may have an impact on the taxation of your income from this fund. Furthermore, other tax regulations may be relevant depending on your personal circumstances. If in doubt, consult a tax advisor.

You can find information regarding performance over the last 10 years on our website: [www.am.oddo-bhf.com](http://www.am.oddo-bhf.com). If the unit class was launched less than 10 years ago, performance is presented for all complete calendar years since launch. For more information on the Fund's environmental and/or social characteristics, please refer to the Annex to the Fund's prospectus.

Details of the Company's current remuneration policy are available at [am.oddo-bhf.com](http://am.oddo-bhf.com). This includes a description of the methods used to calculate the remuneration and benefits paid to specific groups of employees, as well as the identities of the persons responsible for awarding remuneration and benefits and the integration of sustainability risk management into the remuneration. A paper copy may be requested from the Company free of charge.

The Company can only be held liable where information obtained from this document was misleading, incorrect or inconsistent with the relevant parts of the Prospectus.

\*\*Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector.