

*This document provides investors with key investor information regarding this fund. It is not marketing material. The information provided in this document is required by law and is meant to help investors understand the nature and the risks involved when investing in this fund. We advise investors to read this document, in order to make an informed decision about whether to invest in this fund.*

## FundShare UCITS EUR Cash Fund

ISIN: NL0010661914 (EUR)

This is a sub-fund of the investment fund FundShare UCITS Umbrella Fund (“FundShare”). FundShare is an undertaking in collective investment in transferrable securities (UCITS) as defined by the Act on Financial Supervision (Wft), founded as a contractual fund under Dutch law. The fund manager is FundShare Fund Management B.V. (“Fund Manager”).

### Objectives and Investment Policy

#### Objectives

The Fund qualifies as a Short-Term VNAV MMF, which can be used by the clients of investment firm DEGIRO to hold liquidity. The Fund is set up as a Qualifying Money Market Fund. In line therewith, the investment objective of the Fund is to preserve the net asset value of the Fund at the value of the initial capital invested by the Participants plus earnings and offer returns in line with the EUR money market rates.

⚠ The Fund is not a guaranteed investment and is different from an investment in deposits. The principal invested in the Fund is capable of fluctuation and the risk of loss of the principal is to be borne by the Participant. The Fund does not rely on external support for guaranteeing the liquidity of the Fund or stabilising the NAV per unit.

#### Dealing Frequency

This Fund deals daily (continuously).

#### Investment Policy

The Fund shall exclusively invest in:

- Money Market Instruments denominated in EUR and issued or guaranteed separately or jointly by an Authorised Administration;
- Deposits held in EUR with credit institutions on an ancillary basis; and
- up to 10% of its Portfolio Value as ancillary cash to service in- and outflow of Participants and to facilitate the reinvestment of proceeds from maturity and sale of money market instruments.

Diversification and concentration: • the Fund shall invest a maximum of 5% of its Portfolio Value in Money Market Instruments issued by the same body;

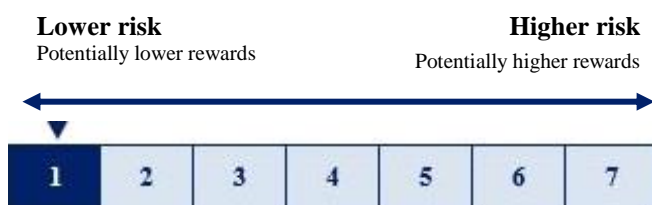
- by way of derogation from this, the Fund may invest up to 10% of its Portfolio Value in Money Market Instruments issued by the same body provided that the total cumulative value of all Money Market Instruments held by the Fund in each issuing body in which it invests more than 5% of its Portfolio Value does not exceed 40% of its Portfolio Value; and
- the Fund shall not hold combined investments in Deposits and Money Market Instruments, if this would result in an investment of more than 15% of its Portfolio Value in a single body.

Investments in Deposits: • the Fund shall be able to withdraw any time the entire cash balance by giving prior notice of one working day;

- the Fund shall only hold Deposits which mature in no more than 12 months;
- the Fund shall hold deposits only at credit institutions which have their registered office in a Member State or, if the registered office of the credit institution is situated in another state, provided that it is subject to prudential rules considered by the AFM as equivalent to those laid down in EU Law;
- the Fund shall hold no more than 10% of its Portfolio Value in Deposits with one single credit institution; and
- the Fund shall hold a maximum of 40% of its Portfolio Value in Deposits with credit institutions.

- the WAM of the portfolio will be no more than 60 days;
- the WAL of the portfolio will be no more than 120 days;
- at least 7.5% of its Portfolio Value shall be invested in Daily Maturing Investments; and
- at least 15% of its Portfolio Value shall be invested in Weekly Maturing Investments.

### Risk and Reward Profile



#### The Risk and Reward Indicator

This indicator is a measure for the variation in value (volatility) and future performance. The Fund invests in relatively short-term EUR denominated government bonds and has therefore a very low volatility. Data on the composition of the portfolio of the Fund can be found on the website of the Fund Manager. This may be helpful to get more insight into the risk profile of the Fund. Historical data used for the calculation of the risk indicator, may not be reliable indicators of the future. It is not guaranteed that the

shown risk and reward indicator of the Fund remains unchanged. The category may change.

The lowest risk category does not mean that the investment is risk free.

#### Other specified risk

The following risk are essential to this Fund and are not (sufficiently) reflected by the indicator:

- **Credit Risk:** The Sub-Fund invests in high quality short term money market instruments. Despite the fact that these instruments are deemed by the Manager to be of high creditworthiness, the risk remains that one or more of these instruments fail to repay principal, in which case the participations in the Sub-Fund may lose value.
- **Interest Rate Risk:** The Sub-Fund invests in short term liquid money market instruments, the return of which is highly dependent on short term

interest rates. In case of a sharp rise in short term interest rates, participations in the Sub-Fund may lose value.

## Costs

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

One-off costs charged before or after the investment	
<b>Entry Charge</b> <i>This is the maximum that might be taken out of your money before it is invested</i>	0%
<b>Exit Charge</b> <i>This is the maximum that might be taken out of your money before the proceeds of your investment are paid out</i>	0%
Costs debited to the Fund over one year	
Ongoing Charges (maximum)	0.09%
Charges debited to the Fund under certain specific conditions	
Performance Fee	0%

## Past Performance



## Practical Information

**Depositary:** Kas Bank & Depositary Services B.V. is the depositary of the FundShare UCITS Umbrella Fund and acts in this regard also as depositary of the Fund.

**Umbrella Fund:** The information provided in this Key Investor Information Document concerns a Sub-Fund of the FundShare UCITS Umbrella Fund.

**Remuneration Policy:** The Fund Manager has made a description of the latest remuneration policy available on the Website of the Fund Manager. A paper copy will be made available free of charge upon request.

**Tax Legislation:** FundShare Fund Management B.V. is subject to the tax laws and regulations of the Netherlands. This might have an impact on the personal tax position of the investor.

**Liability:** The Fund Manager may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the FundShare UCITS Umbrella Fund prospectus.

**Licence:** The Fund Manager has been granted a license for its activities in the Netherlands and is supervised by the Netherlands Authorities for the Financial Markets (AFM).

**More information:** The Prospectus, the Annual and the Semi-Annual Report may be obtained, free of charge, from the website of the Fund Manager [management.fundshare.nl](http://management.fundshare.nl). Recent information regarding the Fund are also available on this Website<sup>1</sup>. The Prospectus available on the website of the Fund Manager is always leading. The Prospectus,

Please read the prospectus for a complete description of the risks of the Fund and its investments.

The ongoing charges include all management and operating (including administration, audit- and audit support and depositary fees) expenses. This fee will be payable each month on the first business day of the next month. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid when buying or selling units in another fund

For more information, the Prospectus can be obtained from the website of the Fund Manager [management.fundshare.nl](http://management.fundshare.nl)<sup>1</sup>

Currency: EUR

Date 1st NAV: 05/09/2014

The past performance is no guarantee for the future performance of the Fund. The fees on ongoing charges are taken into account for the calculation of past performance.

the Annual and the Semi-Annual Report are published in English. The KIID is published in English, Dutch and the local language of the country, where the fund is available.

<sup>1</sup> In case of discrepancies with the Prospectus, the version available on the website of the Fund Manager is always leading.