



## 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.

### UBP Money Market Fund (GBP), a sub-fund of UBP Money Market Fund

**Class: AC GBP Accumulation LU0224670181**

UBP Money Market is a SICAV managed by UBP Asset Management (Europe) S.A.

### Objectives and investment policy

The Sub-Fund seeks to generate capital appreciation that is similar to the returns offered on the money market but without the currency risk.

The Sub-Fund is primarily invested in money market securities and short-term debt securities denominated in GBP in order to ensure the liquidity of instruments and the credit quality of issuers. These may be fixed-rate or variable-rate instruments that have a financial rating of at least A-2 or equivalent at the time of investment.

The Sub-Fund is actively managed in order to benefit from the opportunities offered by these markets. The Sub-Fund aims to invest in assets that mature within 12 months. The Sub-Fund seeks interest rate exposure of less than six months. The maximum weighting per issuer is 10%, except for sovereign issuers that have an AAA rating.

The Sub-Fund is not managed with reference to a benchmark index.

The Sub-Fund's reference currency is the GBP.

Investors of the Fund may subscribe to shares and may request their redemption on any business day in Luxembourg, except on days when the main market is closed: United Kingdom (UK)

The days when the market is closed are available here: <https://www.ubp.com/en/our-offices/ubp-asset-management-europe-sa>. The recommended holding period is 12 months.

The Sub-Fund provides daily liquidity but may not be suitable for investors who plan to withdraw their capital within one month.

The Sub-Fund's income is reinvested.

### Risk and reward profile



This indicator represents the annual historical volatility of the Fund over a five-year period.

Risk Category 1 reflects the lowest potential gain and/or loss in the value of the portfolio.

This is due to investments being made in European market bonds.

Historical data such as that used to calculate the synthetic indicator cannot be considered to be a reliable indication of the Fund's future risk profile.

The risk category associated with this Fund is not guaranteed and may change over time.

The lowest category does not mean "risk free".

Your initial investment is not guaranteed.

Significant risk(s) for the Fund not taken into account in this indicator:

**Counterparty risk:** As the Fund uses over-the-counter derivatives, the Fund is exposed to the counterparty defaulting on its commitments in part or in full. This could cause a financial loss for the Fund.

**Credit risk:** The Fund invests in bonds, cash or other money market instruments. It is therefore exposed to the risk of issuer default. The likelihood of such an event depends on the issuer's solvency. The default risk is typically higher for speculative securities.

**Liquidity risk:** Liquidity risk arises when specific investments are difficult to buy or sell. This may reduce the Fund's returns if the Fund is unable to conclude transactions at opportune moments or with favourable pricing conditions.

All risks are detailed in the "Risk factors" chapter of the prospectus.

## Charges

The charges and fees you pay are used to cover the costs of running the Fund, including the cost of marketing and distributing shares. These charges reduce the potential growth of your investments.

### One-off charges taken before or after you invest

Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

### Charges taken from the fund over a year

Ongoing charges	0.36%
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### Charges taken from the fund under certain specific conditions

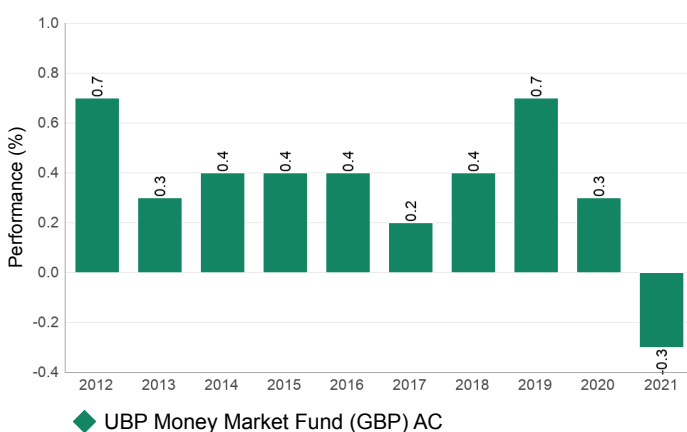
Performance fee	None
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The entry and exit charges shown are maximum rates. In some cases, the charges paid may be less.

The percentage of ongoing charges is based on the charges for the previous year, ended on 31 December 2021. This percentage may vary from year to year. It excludes outperformance fees and brokerage fees, with the exception of entry and exit charges paid by the Fund when it buys or sells shares of another Fund.

**For more information on the Fund's charges, please refer to the relevant sections of the prospectus, available at [www.ubp.com](http://www.ubp.com).**

## Past performance



◆ UBP Money Market Fund (GBP) AC

The performance shown in the bar chart is not a reliable indication of future performance.

Annualised performance is calculated after deduction of all charges taken by the Fund.

Fund launch date: 26/07/2005

Launch date of the share class: 29/07/2005

Currency of the share class: GBP

## Practical information

Custodian: BNP Paribas Securities Services Luxembourg, Luxembourg branch, 60 Avenue J.F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg.

UBP Money Market Fund is a SICAV with multiple sub-funds and applies the principle of separation of assets and liabilities in accordance with the law.

The latest prospectus and the latest periodic regulatory information documents, as well as all other practical information, are available free of charge from UBP Asset Management (Europe) S.A., 287, 289 route d'Arlon, L-1150 Luxembourg, Grand Duchy of Luxembourg.

The representative and paying agent in Switzerland is Union Bancaire Privée, UBP SA, 96-98 rue du Rhône, CH-1211 Genève 1, Switzerland. The prospectus, key investor information, articles of association, and annual and semi-annual reports of the Fund are available free of charge from the representative in Switzerland.

The Fund offers other share classes; this is specified in more detail in the prospectus. Conversions into another category of shares within this Fund or into shares of another Fund are possible in accordance with the procedures set out in the "Conversion of shares" chapter of the prospectus.

The net asset value is available on request from the registered office of the Fund and at [www.ubp.com](http://www.ubp.com).

Depending on your tax system, capital gains and any income resulting from ownership of shares in the Fund may be subject to taxation. You are advised to direct any inquiries in this respect to your financial adviser.

The Fund may only be held liable on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.

Information regarding the remuneration policy of UBP Asset Management (Europe) S.A., including a description of the way in which remuneration and benefits are calculated, those responsible for allocating these amounts and, where necessary, the composition of the remuneration committee, is available at <https://www.ubp.com/fr/nos-bureaux/ubp-asset-management-europe-sa>. Hard copies are available free of charge on request from the Fund's registered office.

UBP Asset Management (Europe) S.A. and UBP Money Market Fund are domiciled in Luxembourg and are supervised by Luxembourg's financial regulator, the CSSF (Commission de Surveillance du Secteur Financier).

*This key investor information is accurate as at 11/02/2022.*