

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.

Emirates Global Quarterly Income Fund

Class G AED (LU1307852803)

a Sub-Fund of **Emirates NBD SICAV**

This Fund is managed by Waystone Management Company (Lux) S.A.

OBJECTIVES AND INVESTMENT POLICY

Investment Objective

The sub-fund will seek to provide investors with a high level of income, paid quarterly, by investing across a range of asset classes, predominantly through a fund of funds structure.

Investment Policy

For this purpose, the sub-fund:

- holds units or shares of collective investment schemes (including exchange traded funds) and or securities of listed closed-ended funds that operate on the principle of risk spreading;
- diversifies its investments across a range of asset classes with a majority of the sub-fund's assets invested in collective investment schemes predominantly offering exposure to a range of equities and fixed income strategies as well as other asset classes. The sub-fund may also take indirect exposure through collective investment schemes to other asset classes including but not limited to commodities, real estate and alternative strategies;
- invest up to 100% of its assets in fixed income and cash, up to 50% of its assets in equity and up to 40% of its assets in alternative strategies, mainly through collective investment schemes.

The sub-fund may use hedging techniques to protect the USD value.

The sub-fund will not invest in any underlying fund with an annual management fee in excess of 2%.

Benchmark

The Sub-Fund is managed actively without reference to any benchmark.

Investment Horizon

Recommendation: This sub-fund is not suitable for investors who plan to withdraw their money within 3 to 5 years.

Income

Income generated will be reinvested.

Fund Currency

The reference currency of the sub-fund is USD.

Subscription and Redemption

Investors may subscribe, convert and redeem shares on demand on a daily basis, being a valuation day, as further determined in the prospectus of the fund.

RISK AND REWARD PROFILE


Risk Disclaimer

The risk and reward indicator illustrates where the sub-fund is positioned in terms of its possible risk and reward. The higher the sub-fund's position on this scale, the greater the possible reward, but also the greater the risk of losing money. Even if the sub-fund is in the lowest risk class you can lose money as no investments are entirely risk free. The risk indicator is calculated using historical data and therefore cannot be used as a prediction for the future. The risk classification may change over time.

Why is this Sub-Fund in this category?

The sub-fund is subject to a medium level of risk as it is exposed to market factors such as global macro-economic trends, currency fluctuations, interest rates fluctuations, inflation and the performance of issuers of securities. At this time the level of the risk and reward profile is equal to 4.

The risk and reward indicator does not take into consideration the following risks, which can affect the sub-fund:

Credit risk - The possibility that a debtor will not meet their repayment obligations.

Operational risk - Which may occur due to technical issues for example natural disasters, misunderstandings and fraud.

Derivative risk - Use of derivatives results in higher chances of loss due to the use of leverage, or borrowing. Derivatives allow investors to earn large returns from small movements in the underlying asset's price. However, investors could lose large amounts if the price of the underlying moves against them significantly.

Sustainability risk - Which may occur because the Sub-fund does not promote ESG Characteristics and Sustainability Factors and does not maximize portfolio alignment with Sustainability Factors.

Full details of the risks the sub-fund is exposed to are provided in the prospectus.

CHARGES FOR THIS FUND

One-off charges that may be taken before or after you invest

Entry charge 5.00%

Exit charge 0.00%

This is the maximum fee that will be payable on subscription of Participation Shares.

Charges taken from the Fund over a year

Ongoing charge 2.81%

Charges taken from the Fund under certain specific conditions

Performance fee Not applicable

The charges investors 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.

The entry charge shown is a maximum figure. In some cases you might pay less – you can find this out from your financial advisor.

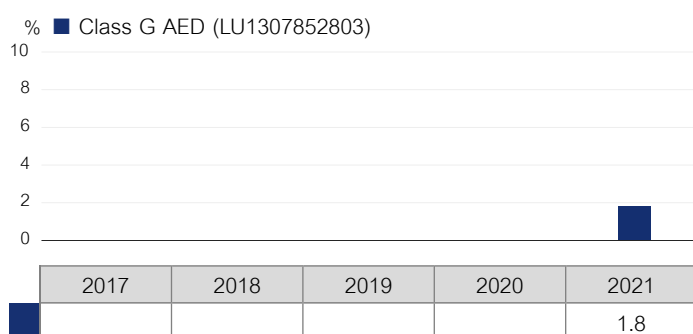
The ongoing charges may vary from year to year and include investment management, management, administration and custodial fees. They do not include portfolio transaction costs and performance fees.

The ongoing charges are as at 31.12.2021.

An additional fee of up to 2% may be levied to protect the Fund and shareholders in the case of excessive trading.

More information about the charges can be found in the prospectus of the fund.

PAST PERFORMANCE



Past performance is no indication of future results. All fund performance data are based on NAV official Prices.

Past performance is calculated in AED.

The sub-fund was launched on 25/09/2013.

Performance is calculated after deduction of ongoing charges. Any entry/exit fees are excluded from the calculation.

PRACTICAL INFORMATION

Depository

State Street Bank International GmbH, Luxembourg Branch

Further Information

The Articles of Incorporation, the current Prospectus and the latest periodical reports may be obtained in English free of charge during normal office hours at the registered office of the fund or online at www.emiratesnbd.com/assetmanagement.

The net asset value per share of each class and the issue and redemption prices thereof are available at the registered office of the fund.

Emirates NBD SICAV is an umbrella fund with more than one sub-fund. The assets and liabilities of each sub-fund are segregated by law. This key investor information document describes one share class of one sub-fund of Emirates NBD SICAV.

The details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on www.waystone.com/luxembourg-remuneration-policy, a paper copy will be made available free of charge upon request.

This key investor information document is available in English.

Tax Legislation

Luxembourg's taxation regime may have an impact on the personal tax position of the investors.

Liability Statement

Waystone Management Company (Lux) S.A. may be held liable solely for any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the Fund.

Switching between Funds

Shareholders have the right to convert all or part of their Shares of any Class into Shares of the same Class in another sub-fund or into Shares of another existing Class of the same or another sub-fund by applying for conversion in the same manner as for the issue of Shares. However, the right to convert Shares is subject to compliance with any conditions (including any minimum subscription amounts) applicable to the Class into which the conversion is to be effected.

Representative Share Class Information

This share class is representative for Emirates NBD SICAV – Emirates Global Quarterly Income Fund G AED Inc (LU1303288226). The aforementioned class is a distributing share class. The income generated may be distributed.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Waystone Management Company (Lux) S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Emirates NBD Asset Management is regulated by the Dubai Financial Services Authority. This key investor information is accurate as at 03/02/2022.