



## 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 CN-EUR

**Manufacturer:** ODDO BHF Asset Management GmbH

ISIN: DE000A2QBG39

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: 01/01/2023

## WHAT IS THIS PRODUCT?

### TYPE

The fund is a UCITS fund established in Germany.

The units may only be acquired as part of a portfolio management mandate or fee-based investment advisory service. The returns obtained by the unit class are reinvested in the fund, not distributed.

The Bank of New York Mellon SA/NV, Asset Servicing, Frankfurt am Main branch, is the depositary 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).

### 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. Information regarding redemptions can be found in the section: "How long should I hold it and can I take money out early?".

### OBJECTIVES

The aim of investing in ODDO BHF Money Market 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. An analysis is carried out on the credit rating of the most promising issuers for the portfolio, occasionally drawing on quantitative and/or qualitative research. The fund is an Article 6 fund under SFDR\*\*.

### TARGET RETAIL INVESTORS

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?



←-----→  
Lower risk Higher risk



The risk indicator is based on the assumption that you hold the product for three months. If you cash in the investment early, the actual risk may deviate significantly from this and you may receive less money back.

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 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.

Recommended holding period: 3 months  
Investment example: EUR 10,000

Scenarios		3 months (recommended holding period)
Minimum	There is no guaranteed minimum return. You may lose all or part of your investment.	
A stress scenario	What you could receive after the deduction of costs	EUR 9,970
	Average annual return	-0.26%
An unfavourable scenario	What you could receive after the deduction of costs	EUR 9,980
	Average annual return	-0.24%
The moderate scenario	What you could receive after the deduction of costs	EUR 9,990
	Average annual return	-0.10%
The favourable scenario	What you could receive after the deduction of costs	EUR 10,010
	Average annual return	0.08%

This table shows the money you could get back over the next three months, under different scenarios, assuming that you invest EUR 10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. 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. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### 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). For other holding periods, we have assumed that the product performs in line with the moderate scenario;
- EUR 10,000 invested.



Scenarios	
	If you cash in after 3 months
Total costs	EUR 2,70
Annual impact of costs*	0.03%

\*This information illustrates how the costs reduce your annual return during the holding period. For example, if you exit at the end of the recommended holding period, your average annual return is estimated at 0.00% before costs and -0.02% after costs.

We may split a part of the costs between ourselves and the person who sold you the product to cover the services they provided to you. You will be informed of this amount.

#### COMPOSITION OF COSTS

One-off entry and exit costs		If you exit after 1 year
Entry costs	0.00%. This includes the maximum amount for distribution costs. The person selling you the product will inform you of the actual fee.	EUR 0.00
Exit costs	No exit charge is levied.	EUR 0.00
Ongoing annual charges		
Management and other operating charges	0.05%. This is an estimate based on actual costs last year.	EUR 1,25
Transaction costs	0.06%. This is an estimate of the costs arising when we buy or sell the underlying investments for the product. The actual amount depends on the level of purchases and sales.	EUR 1,45
Additional costs in certain circumstances		
Performance related fees	None	EUR 0.00

#### 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. In principle, units in the fund can be redeemed on each valuation day. In principle, there are no costs or fees for such a transaction unless otherwise disclosed in the Prospectus.

#### 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.

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.