

Purpose

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

GF HELLAS INVEST DOMESTIC BALANCED (the “Fund”), Class EUROBANK

PRIIP manufacturer: Eurobank Asset Management M.F.M.C., part of the Eurobank Group

ISIN: GRF000447000

For more information: www.eurobank.gr , www.eurobankam.gr or call +30 210 3352800

Hellenic Capital Market Commission (HCMC) is responsible for supervising Eurobank Asset Management M.F.M.C. in relation to this Key Information Document.

This PRIIP is authorised in Greece.

Management Company: Eurobank Asset Management M.F.M.C., is authorised in Greece and regulated by Hellenic Capital Market Commission (HCMC).

Date of Production of the Key Information Document: 26/01/2024

What is this product?

Type: Mutual Fund that has been established and operates in accordance with the provisions of Law 4099/2012 and its regulation, as applies and is an object of management of Management Fund Management Company(M.F.M.C.).

Term: The Fund has been established for an unlimited period of time.

Objectives: The fund aims to achieve long term capital growth. The fund's objective is to invest its assets exclusively in Greek shares, Greek corporate bonds and/or Greek government bonds which are admitted to trading or are traded on regulated markets or multilateral trading facilities which operate in Greece.

More specifically, at least ten percent (10%) of its net assets are invested in Greek shares and at least ten percent (10%) of its net assets in Greek corporate bonds and/or Greek government bonds, under the above conditions. The maximum percentage invested in Greek shares or Greek bonds may not exceed sixty five percent (65%) of its net assets.

You can buy and sell shares of the Fund on a daily (bank business days in Greece) basis.

The fund is actively managed which means that the investment manager is actively making investment decisions for the fund. The Fund is not managed in reference to a benchmark.

All income of the fund is reinvested.

For full investment objectives and policy details please refer to the prospectus.

Depositary: Eurobank S.A.

Intended retail investor: Is addressed to investors with a medium-long horizon seeking professional management of their money with immediate liquidity and low costs, aiming for capital gains through their participation in a diversified portfolio appropriate to investment objective of the product while at the same time they are familiar with the possible loss part of their capital.

What are the risks and what could I get in return?

1 2 3 4 5 6 7

← Lower Risk Higher Risk →

The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

Risk Indicator

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.

The Product is classified in the specific category because its share price may fluctuate moderately comparative to higher or lower categories classifications. Therefore the likelihood of bigger losses or gains is comparatively moderate and poor market conditions are unlikely to impact the capacity of the Fund to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Not all risks affecting the Fund are adequately captured by the summary risk indicator.

This rating does not take into account other risk factors which should be considered before investing, these includes: Liquidity risk. This is the risk that the Fund will not be able to pay redemption proceeds within the time period stated in the Prospectus, because of unusual market conditions, an unusually high volume of redemption requests, or other reasons

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

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.

The stress scenario shows what you might get back in extreme market circumstances.

Recommended Holding Period: 5 years

Investment: 10.000 EUR

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2.100 €	2.200 €
	Average Return each year	-79,02%	-26,13%
Unfavourable Scenario	What you might get back after costs	6.600 €	8.150 €
	Average Return each year	-33,97%	-4,01%
Moderate Scenario	What you might get back after costs	10.160 €	12.010 €
	Average Return each year	1,62%	3,74%
Favourable Scenario	What you might get back after costs	13.150 €	15.130 €
	Average Return each year	31,50%	8,64%

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.

The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years). The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 28/04/17 - 29/04/22 (if you surrender after 5 years). The favourable scenario occurred for an investment between 30/06/16 - 30/06/17 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

What happens if Eurobank Asset Management M.F.M.C. is unable to payout?

The assets of the UCITS are kept by its Depository, "Eurobank S.A.". In case of insolvency of the Management Company, the assets of the UCITS, the safekeeping of which has been assigned to the custodian, will not be affected. There is no compensation or guarantee scheme in place which may offset all or any such loss.

What are the costs?

The person who provides you with investment advice on this product or sells it to you in the context of providing investment services may charge you other costs. If this happens, they will give you information about this cost and how it affects your investment

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 10.000 EUR is invested

	If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Total Costs	248 €	1.194 €
Annual cost impact (*)	2,5%	2,3%

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 6,06% before costs and 3,74% after costs

Composition of Costs

One-off costs upon entry or exit		If you surrender after 1 year
Entry Costs	0,30% of the amount you pay in when entering this investment.	30 EUR
Exit Costs	0,00% of your investment before it is paid out to you.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2,10% of the value of your investment per year. This is an estimate based on actual costs over the last year.	210 EUR
Transaction Costs	0,09% 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.	9 EUR
Incidental costs taken under specific conditions		
Performance fees	None	0 EUR

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

Given the nature of the underlying investments of the Fund and its objective, a minimum holding period is recommended. Unitholders will be able to sell at all times according to exit fees policy.

How can I complain?

Unitholders have the right to complain free of charge via mail 10, Stadiou str. 10564, Athens or email am@eurobank.gr. Or through the network of branches of the local distributor Eurobank SA or through an online complaint form in its site.

Other relevant information

The custodian of the Fund is Eurobank S.A

The previous performance scenarios calculations will be published on a monthly basis, and will be available on our company's website www.eurobankam.gr.

The information about past performances will be also available on our company's website www.eurobankam.gr.

This Fund is subject to the tax legislation of Greece which may have an impact on your personal tax position. Please contact a tax advisor for further details.

Eurobank Asset Management M.F.M.C. 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 prospectus for the GF Funds.

The details of the up-to-date remuneration policy of Eurobank Asset Management M.F.M.C., including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, are available on the website www.eurobankam.gr. A paper copy will be made available free of charge upon request.