

## GENERAL INFORMATION FOR BULGARIAN INVESTORS IN AMUNDI FUNDS

This document was prepared by AMUNDI FUNDS and relates to the public offer in Bulgaria, in accordance with Section III of Chapter Eighteen "a" of the Bulgarian Public Offer of Securities Act, of Shares of the following Sub-Funds of AMUNDI FUNDS:

1. Amundi Funds Equity Greater China
2. Amundi Funds Equity Europe Select
3. Amundi Funds Equity Emerging Europe
4. Amundi Funds Equity Emerging World
5. Amundi Funds Equity Global Alpha
6. Amundi Funds Equity Global Resources
7. Amundi Funds Equity India
8. Amundi Funds Equity Japan Value
9. Amundi Funds Equity Latin America
10. Amundi Funds Bond Europe
11. Amundi Funds Bond Global
12. Amundi Funds Equity Euroland Value
13. Amundi Funds Equity Global Gold Mines
14. Amundi Funds Equity Global Luxury and Lifestyle
15. Amundi Funds Equity Global Minimum Variance
16. Amundi Funds Equity MENA
17. Amundi Funds Equity US Concentrated Core
18. Amundi Funds Cash Euro
19. Amundi Funds Cash USD

**Important:** This document is issued only for general information purposes, with the objective to give Bulgarian investors useful practical explanations about, among others, the nature of the offered securities and the ways of making an investment. This document does not represent an amendment or a supplement to the Prospectus of AMUNDI FUNDS or to the Key Investor Information of the nineteen Sub-Funds referred to herein. Accordingly, this document should be read in conjunction with the Prospectus and Key Investor Information, together with the documents enclosed to them. They contain all the information potential Bulgarian investors will need to review in order to make an investment decision, including information on the major risks related to the above-mentioned Sub-Funds and their investment activities. Bulgarian investors should acquaint themselves carefully with the Prospectus and Key Investor Information before they make a final decision for investment. This document shall be available to Bulgarian investors together with the Prospectus and Key Investor Information, and the latest financial statements of the Company on request and free of charge.



Philippe CHOSSONNERY, General Manager

For and on behalf of AMUNDI FUNDS

8 August 2013, Luxembourg

## **IMPORTANT RISK WARNING. LOCATIONS FOR DEALING WITH SHARES OF THE COMPANY AND FOR RECEIPT OF INFORMATION**

The Bulgarian Financial Supervision Commission ("FSC") has been notified in accordance with the EU's Council Directive 2009/65/EC of 13 July 2009, on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) ("the UCITS Directive" of the European Union) of the intention for public offer of the Luxembourg authorised undertaking for collective investment in transferrable securities, AMUNDI FUNDS (the Company). Bulgarian investors should be aware that the FSC is not the home member state authority supervising the Company. The FSC bears no liability for the correctness of the data contained in the Prospectus and respective Sub-Fund's Key Investor Information and the FSC does not give or purport to give any approval or recommendation to invest or not to invest in the Shares of the Company.

Investors are expressly notified that previous performance of the Company or any Sub-Fund is not a guarantee of future results. The value of investment and income thereof can rise and drop and there is no guarantee, by the Company, by the Management Company, by any Investment Manager or any institution, guarantee fund, or other third party, of the full return of originally invested amount of money. The risk of loss of the capital invested cannot be eliminated.

Each Bulgarian investor should bear in mind that investing in the Shares of each of the Sub-Funds relates to different risks, which are set out in the Prospectus and respective Sub-Fund's Key Investor Information. Therefore, Bulgarian investors are required to acquaint themselves carefully with the Prospectus and respective Sub-Fund's Key Investor Information, as well as the latest financial statements of the Company, before they decide to make an investment in the Company's Shares.

Locations for dealing with Shares of the Company and for receipt of information in Bulgaria: refer to Appendix 1 of this document.

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**PART I. INTRODUCTION. THE INVESTMENT COMPANY – AMUNDI FUNDS. ENTITIES RENDERING SERVICES TO THE INVESTMENT COMPANY AND/OR INVOLVED IN THE OFFER OF THE SHARES IN BULGARIA. MOST IMPORTANT LEGAL FEATURES OF THE SHARES OF THE COMPANY AND OTHER MAJOR LEGAL ASPECTS**

1.1. Introduction – this document

This document, issued pursuant to Article 211h, para. 1, item 5 of the Bulgarian Public Offer of Securities Act (“**POSA**”), relates to the Investment Company with variable capital “**AMUNDI FUNDS**” (“**the Company**”).

This document should only be read together with the latest prospectus of the Company (the “**Prospectus**”) and the respective Sub-Fund’s Key Investor Information (the “**Key Investor Information**”). Bulgarian investors are required to acquaint themselves carefully with the Prospectus and the Key Investor Information, the latest annual or semi-annual financial statements of the Company, the Company’s Articles of Association, as well as with this document.

Terms starting with a capital letter in this document have the meaning attributed to them in the Prospectus, unless otherwise indicated.

1.2. General information on the Company whose Shares will be offered in Bulgaria

AMUNDI FUNDS is organised as a “Société d’Investissement à Capital Variable” (“**SICAV**”) under the laws of the Grand Duchy of Luxembourg. The Fund, initially Groupe Indosuez Funds FCP, an unincorporated mutual investment fund (“**Fonds Commun de Placement**”) created on July 18, 1985, was transformed, in accordance with Article 110(2) of the law of March 30, 1988 on Undertakings for Collective Investment, and renamed GIF SICAV II on March 15, 1999. The name of the Fund was then changed to GIF SICAV on

December 1, 1999, to CREDIT AGRICOLE FUNDS on 8 December 2000, to CAAM FUNDS on 1st July 2007 and to AMUNDI FUNDS on 2nd March 2010.

Since July 1st, 2011, the Fund is subject to Part I of the law of December 17, 2010 on Undertakings for Collective Investment (the “2010 Law”).

The Fund is registered under number B 68.806 at the register of commerce at the district court of Luxembourg.

AMUNDI FUNDS’ registered office’s address is in Luxembourg City, 5, allée Scheffer, L-2520 Luxembourg.

Company’s other contact details are:

Telephone: 00352 47 67 66 67

Fax: 00352 47 67 84 67

Website: <http://www.amundi-funds.com/>

The Company comprises a number of investment compartments, or sub-funds (hereinafter, each of them a “Sub-Fund”, and two or more of them – “Sub-Funds”), i.e. the Company can be said to represent an “umbrella fund”. The Sub-Funds are enumerated under the heading “List of Sub-Funds” in the Prospectus. Each Sub-Fund represents a separate portfolio of assets and series of shares (the “Shares”). Shares in any particular Sub-Fund are further divided into different categories (“Categories”) and classes (“Classes”) to accommodate different subscription and redemption provisions and/or fees to which they are subject to, as well as their availability to certain types of investors. Each portfolio of assets is allocated only to the Shares in issue and outstanding within each Sub-Fund, taking into account the different Categories and Classes of Shares in the Sub-Fund. Each Sub-Fund and Category and Class bears its own liabilities.

AMUNDI FUNDS offers in Bulgaria the following nineteen (19) Sub-Funds:

1. Amundi Funds Equity Greater China
2. Amundi Funds Equity Europe Select
3. Amundi Funds Equity Emerging Europe
4. Amundi Funds Equity Emerging World
5. Amundi Funds Equity Global Alpha
6. Amundi Funds Equity Global Resources
7. Amundi Funds Equity India
8. Amundi Funds Equity Japan Value
9. Amundi Funds Equity Latin America
10. Amundi Funds Bond Europe
11. Amundi Funds Bond Global
12. Amundi Funds Equity Euroland Value
13. Amundi Funds Equity Global Gold Mines
14. Amundi Funds Equity Global Luxury and Lifestyle
15. Amundi Funds Equity Global Minimum Variance
16. Amundi Funds Equity MENA
17. Amundi Funds Equity US Concentrated Core
18. Amundi Funds Cash Euro
19. Amundi Funds Cash USD

In the above-listed nineteen Sub-Funds the following Classes of Shares are offered in Bulgaria: AE and/or AJ and/or AU, and IE and/or IJ and/or IU. The characteristics of all Classes are explained in Appendix I: Classes of Shares of the Prospectus.

**All the Shares offered in Bulgaria are Accumulation Shares<sup>1</sup>, i.e. they do not distribute dividends; instead the earnings on each Share are capitalised and increase the value of the Shares. As a consequence, and in accordance with a standard practice in the asset management industry, investors can receive income from their investments in the Shares**

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<sup>1</sup> Also often referred to as "capitalisation", "non-distributing" or "reinvesting" shares.

**primarily by redeeming their Shares. No Distribution Shares will be offered in Bulgaria.**

Other Sub-Funds and/or Categories and/or Classes of Shares may be additionally offered in Bulgaria after an announcement to the public and registered, subject to full compliance with the applicable Bulgarian legal requirements.

### 1.3. Entities rendering services to the Company and/or involved in the offer of the Shares in Bulgaria

Various legal entities take part in the management, marketing and distribution of the Company, the safekeeping of its assets, or in its auditing.

The principal actors involved in the management, marketing and distribution of the Company, in its auditing, as well as in the safekeeping of Company's assets and in the relations with the Bulgarian investors are listed in 1.3.1. through 1.3.6. below.

#### 1.3.1. The Management Company

The Company has appointed Amundi Luxembourg S.A. (hereinafter, "**AMUNDI Luxembourg**") to act as its Management Company.

Amundi Luxembourg was incorporated on 11th March 1988 in the form of a limited company ("Société Anonyme").

Its capital stands at EUR 6,805,347.75 and its majority shareholder is Amundi. Amundi Luxembourg is regulated by the Commission de Surveillance du Secteur Financier and is entered in the Trade and Companies Register in Luxembourg under number B-27.804.

AMUNDI Luxembourg's registered office's address is in Luxembourg City, 5, allée Scheffer, L-2520 Luxembourg.

AMUNDI Luxembourg's other contact details are:

Tel.: 00352 46 67 66 67

Fax: 00352 47 67 84 67

Website: [www.amundi.com/lux/](http://www.amundi.com/lux/)

The Management Company's main scope is the management, the administration and the marketing of UCITS as well as other UCI.

The Management Company is in charge of the management and the administration of the Company and the distribution of Shares in Luxembourg and abroad.

#### 1.3.2. The Investment Managers and the Sub-Investment Managers

In accordance with the Prospectus and Luxembourg law the Management Company may appoint other entities – "Investment Managers" – to manage the investments of any of the Sub-Funds, which may include such Sub-Funds which are offered in Bulgaria. Furthermore, Sub-Investment Managers may be appointed in certain cases to assist the Investment Managers. Both categories of entities are listed in the Full Prospectus and information is given in relation to which Sub-Funds they provide services.

#### 1.3.3. Custodian Bank, Registrar, Transfer and Paying Agent – CACEIS Bank Luxembourg

CACEIS Bank Luxembourg is the Custodian Bank, Registrar, Transfer and Paying Agent of the assets of the Company and has undertaken to provide services to the Company for the custody and safekeeping of the securities and cash in the Company's assets. Cash and other assets constituting the assets of the Fund shall be held by the Custodian on behalf of and for the exclusive interest of the Shareholders.

The Custodian performs all operations concerning the daily administration of the Fund's assets.

CACEIS Bank Luxembourg is appointed also as the Company's registrar and transfer agent and paying agent.

CACEIS Bank Luxembourg is a bank organised as a "Société Anonyme" and incorporated under the laws of the Grand Duchy of Luxembourg. Its registered office and administrative offices are at 5, allée Scheffer, L-2520 Luxembourg. Its

corporate capital amounts currently to EUR 327,000,000.–.

CACEIS Bank Luxembourg's other contact details are:

Tel.: 00352 47 67 9

Website:

[www.caceis.com/en/locations/luxembourg.html](http://www.caceis.com/en/locations/luxembourg.html)

#### 1.3.4. Administrative Agent – Société Générale Securities Services Luxembourg

Société Générale Securities Services Luxembourg is appointed as administrative agent of the Company. In such capacity Société Générale Securities Services Luxembourg furnishes certain administrative and clerical services delegated to it, including Net Asset Value calculation. It further assists in the preparation of and filing with the competent authorities of financial reports.

Société Générale Securities Services Luxembourg is a company organised as a "Société Anonyme" and incorporated under the laws of the Grand Duchy of Luxembourg. Its registered office is 16, Boulevard Royal, L-2449 Luxembourg.

Société Générale Securities Services Luxembourg's other contact details are:

Tel.: 00352 22 88 51 1

Fax: 00352 22 88 51 42 36

Website: [www.sg-securities-services.com](http://www.sg-securities-services.com)

#### 1.3.5. Nominees and Representatives

The Prospectus of the Company provides that the Management Company may appoint nominees and representatives for the purpose of assisting it in the distribution of the Company's Shares in the countries in which they are marketed.

Certain Distributors/Nominees may not offer all of the Sub-Funds/Categories/Classes of Shares or all of the subscription/redemption currencies to their clients. Clients are invited to consult their Distributor/Nominee for further details.

For practical purposes, in Bulgaria and other countries investors are advised to use the services of the Paying Agent (below) also as Nominee, as in this manner transaction costs are lowered.

#### 1.3.6. The Bulgarian distributor, paying agent and representative agent of the Company – Société Générale Expressbank AD

##### 1.3.6.1. Société Générale Expressbank AD as Distributor

In Bulgaria the Distributor's function has been assigned to Société Générale Expressbank AD, Varna.

For practical purposes, in Bulgaria and other countries investors are advised to use the services of the Distributor also as Nominee, as in this manner transaction costs are lowered. Nominee is a distributor that acts as indirect representative for investors.

As a matter of principle, investors will be able to invest in the Company through Société Générale Expressbank AD, not through other distributors, unless the Company or the Management Company will have made a formal notification in the future to the FSC and to the Bulgarian investors (which will also be indicated in an updated version of this document) that investments can be made through other additionally appointed distributors (Bulgarian banks). The same shall apply as regards redemptions and conversions of Shares in the Sub-Funds. Please also refer to 4.1. below.

The Distributor shall apply for the subscription, conversion or redemption of Shares for the account of its clients and request registration of such operations in the Sub-Fund Shares' register in the name of the Distributor.

The Distributor is required to provide each investor with a copy of the Prospectus as well as the relevant Key Investor Information (or any similar supplement, addendum or information note as may be required under applicable local law) prior to the subscription by the investor in any Sub-Funds.

##### 1.3.6.2. Société Générale Expressbank AD as Paying and Representative agent of the Shares

Société Générale Expressbank AD will be the paying and representative agent of Amundi Funds for Bulgaria (by virtue of an agreement with Société Générale Expressbank AD concluded in accordance with the requirements of Art. 211I, para 3 of POSA). As a paying agent, Société Générale Expressbank AD takes up the functions receiving payments upon subscriptions for Shares and paying to investors redemption amounts upon redemption of Shares (refer to Section IV below for details). As a representative agent, Société Générale Expressbank AD is the channel and contact person through which investors or potential Bulgarian investors are able to:

- Obtain general information about the Company and the ways to invest in it and all information, documentation and notices required under the applicable law and regulations in Bulgarian language; and
- Contact easily the Company, the Management Company or CACEIS Bank Luxembourg.

Investors may note, at the same time, that Société Générale Expressbank AD is not an issuer of the Shares in the Company, nor does Société Générale Expressbank AD sign the Prospectus and respective Sub-Fund's Key Investor Information) of the Company nor this document, and therefore, Société Générale Expressbank AD is not liable for their contents. Neither is Société Générale Expressbank AD engaged in the management or safekeeping of the assets of the Company (functions carried out respectively by the Management Company, the Investment Manager and the Custodian Bank).

Related payment services maybe also rendered by Société Générale Expressbank AD (e.g. keeping of Bulgarian Investors' bank accounts).

More detailed guidance about the procedure of subscribing, converting and redeeming Shares, is detailed in Part IV. of this document.

#### 1.3.6.3. General information on Société Générale Expressbank AD

Société Générale Expressbank AD is registered with the Commerce Register, UIC 813071350 and has its Head office at 92 Vladislav Varnenchik Blvd., 9000 Varna.

Société Générale Expressbank AD belongs to the Société Générale Group.

Société Générale Expressbank AD's contact details are:

Tel.: (052) 686 100

Fax: (052) 601 681

E-mail: [office@sgexpressbank.bg](mailto:office@sgexpressbank.bg)

Website: [www.sgexpressbank.bg](http://www.sgexpressbank.bg)

110, Rue d'Arlon  
L-2991 Luxembourg  
Tel: 00352 26 25 1 1  
Fax: 00352 26 25 1 601  
Website: [www.cssf.lu](http://www.cssf.lu)

In Bulgaria:

Financial Supervision Commission  
33, Shar Planina Str.,  
1303 Sofia, Bulgaria  
Tel: (02) 94 04 999  
Fax: (02) 980 26 47  
Website: [www.fsc.bg](http://www.fsc.bg)

#### 1.3.7. Auditors of the Company – PricewaterhouseCoopers

The Company's annual financial statements are audited by the Luxembourg member firm of PricewaterhouseCoopers:

PricewaterhouseCoopers, Société Coopérative

Address: 400 Route d'Esch, L-1471

Luxembourg

Mailing address: BP 1443, L-1014

Luxembourg

Tel.: 00 352 49 48 48 1

Fax: 00 352 49 48 48 2900

Website: [www.pwc.com.lu](http://www.pwc.com.lu)

#### 1.3.8. Supervisory bodies

You may note the contact details of the supervisory bodies exercising control over the Company, AMUNDI Luxembourg as Management Company, CACEIS Bank Luxembourg, and certain other entities engaged by the Company for the rendering of various services and having their registered address in Luxembourg, respectively over Société Générale Expressbank AD as Distributor in Bulgaria, in relation to the activities of the Company:

In Luxembourg:

Commission de Surveillance du Secteur  
Financier



## **II. GENERAL INFORMATION ABOUT THE SUB-FUNDS**

Each of the Sub-Funds offered in Bulgaria provides a specific opportunity for investments, in terms of risk of the investment, expected income, geographical markets in which the Company invests, among others. Thus, Bulgarian investors with various preferences may choose the Sub-Fund(s) that best-fit(s) such preferences.

An outline of each of the Sub-Funds' investment objectives, focus and policies, risk profile, general historic and other data, is contained in the Prospectus, the respective Sub-Fund's Key Investor Information, and the latest financial statements.

All nineteen Sub-Funds are suitable for both Bulgarian individual investors (retail niche) and for Bulgarian corporate investors (including Bulgarian institutional investors and other funds). In this respect it should be noted that: (i) Classes AE, AJ and AU are offered to all Bulgarian investors with no minimum initial subscription amount; and (ii) Classes IE, IJ and IU are offered only to institutional Bulgarian investors with a minimum initial subscription amount of USD 500,000 or the equivalent in EUR or JPY of USD 500,000.

Some Sub-Funds may not currently offer all the Classes of Shares listed above. For further information, investors are invited to refer to the relevant Sub-Fund's Key Investor Information.

### III. ECONOMIC INFORMATION

#### 3.1. Taxation

##### 3.1.1. Taxation of the Company and its shareholders under Luxembourg law

Please refer to Part XVIII of the Prospectus.

##### 3.1.2. Taxation of Bulgarian investors

Shareholders who are not residents of Luxembourg for tax purposes under Luxembourg's applicable regulations or tax treaties, are not required to pay any tax in Luxembourg in relation to their holding in the Company. This position of domestic Luxembourg law is not contradicted by the Bilateral Treaty between Bulgaria and the Grand Duchy of Luxembourg for the Avoidance of Double Taxation of Income and Assets (published in the Bulgarian State Gazette, issue No 91 of 4 November 1994).

According to the Bulgarian Taxes on the Income of Individuals Act of 2006 and the Bulgarian Corporate Income Taxation Act of 2006, the income of Bulgarian individual investors and corporate investors (legal persons and other corporate tax payers) received from redemption of Shares is not subject to taxation in Bulgaria.

Bulgarian investors should be aware that they may be obligated to declare in their annual tax return the Shares held in the Company.

Losses from such redemptions may not be recognised for tax purposes. Investors are advised to contact a Bulgarian tax consultant if they need any detailed clarification on Bulgarian taxation.

#### 3.2. Fees

##### 3.2.1. Subscription fees

The table on page 11 contains detailed information on the maximum subscription fees applicable in Bulgaria. Such fees will be collected by Société Générale Expressbank AD.

##### 3.2.2. Redemption fees

No redemption fees.

##### 3.2.3. Conversion fees

The table on page 11 contains detailed information on the maximum conversion fees. Such fees will be collected by Société Générale Expressbank AD.

##### 3.2.4. Charges for the expenses of the Company

Certain expenses are charged to the Company as a whole (and to each Sub-Funds as a whole, and Classes of Shares as a whole), such as management fees and performance fees where applicable, by the Management Company, or standard banking and brokerage fees due on acquisition or disposal of securities for the account of the respective Sub-Funds. These expenses are detailed in Section XII and in Appendix I of the Prospectus and in each Sub-Fund's Key Investor Information.

##### 3.2.5. Fees due by the Bulgarian investors to Société Générale Expressbank AD

In addition to subscription and conversion fees, Bulgarian investors may have to pay certain customary fees (e.g. for cross-border transfers of monetary funds or for transfer of Shares – please refer to 4.5. below), to Société Générale Expressbank AD based on its Tariff for Fees and Commissions.

Information on such fees can be received from Société Générale Expressbank AD during business hours, on demand.

**Summary table of fees in relation to the Sub-Funds offered in Bulgaria**

Sub-Fund	Maximum subscription fees for Shares		Maximum conversion fees		Maximum redemption fees	
	Classes AE, AJ and AU*	Classes IE, IJ and IU*	Classes AE, AJ and AU*	Classes IE, IJ and IU*	Classes AE, AJ and AU*	Classes IE, IJ and IU*
Amundi Funds Equity Greater China						
Amundi Funds Equity Europe Select						
Amundi Funds Equity Emerging Europe						
Amundi Funds Equity Emerging World						
Amundi Funds Equity Global Alpha						
Amundi Funds Equity Global Resources						
Amundi Funds Equity India						
Amundi Funds Equity Japan Value						
Amundi Funds Equity Latin America						
Amundi Funds Bond Europe						
Amundi Funds Bond Global						
Amundi Funds Equity Euroland Value						
Amundi Funds Equity Global Gold Mines						
Amundi Funds Equity Global Luxury and Lifestyle						
Amundi Funds Equity Global Minimum Variance						
Amundi Funds Equity MENA						
Amundi Funds Equity US Concentrated Core						
Amundi Funds Cash Euro						
Amundi Funds Cash USD						
	4,50 %**	2,50 %**	1,00 %**	1,00 %**	none**	none**

\* Some Sub-Funds may not offer all of these Classes of Shares. For further information, please refer to the relevant Sub-Fund's Key Investor Information.

\*\* Maximum amount applicable to all Sub-Funds offered in Bulgaria.

## IV. HOW BULGARIAN INVESTORS CAN INVEST IN AND EXIT FROM THE COMPANY – AN OUTLINE

### 4.1. General

Please note that there are specific requirements as to the type of investor entitled to invest in each different Class of Shares. For further information on these requirements, please refer to Appendix I: “Classes of Shares” of the Prospectus, to the respective Sub-Fund’s Key Investor Information, as well as to the information provided hereinabove.

Subscription, redemption, conversion and transfer of Shares (please, refer to 4.2., 4.3., 4.4. and 4.5. below) can take place at any Société Générale Expressbank AD’s offices listed in Appendix 1 thereto, unless the bank shall otherwise inform the public (please refer to 5.1. below). Bulgarian investors should note that subscription, redemption, conversion and transfer orders of Shares cannot be made at present by fax, e-mail, telephone, or any other such means of communication.

Shares may be acquired in the Sub-Fund’s reference currency. Bulgarian investors can make payments for subscription of Shares in the Sub-Fund’s reference currency, as well as in BGN or any other major currency (which will be exchanged into the reference currency of the Sub-Fund at the relevant exchange rate applied by Société Générale Expressbank AD on the date of transaction). On redemption of Shares, the bank account of the Bulgarian investor will be credited in the Sub-Fund’s reference currency, unless there is another special arrangement between Société Générale Expressbank AD and the Bulgarian investor (in which case additional customary bank fees may apply – please refer to 3.2.5. above).

With the objective of cost reduction to the benefit of both the Company and the Bulgarian investors, it is intended that Bulgarian investors will invest in the Company indirectly, i.e. through Société Générale Expressbank AD. In accordance with this approach, Société Générale Expressbank AD as Nominee will hold the Shares subscribed by the Bulgarian investors in its own name, but for the account and benefit of each Bulgarian investor.

Direct investment in the Company may also be possible but will not be effected through Société Générale Expressbank AD under the distribution channel described herein. Such investments will require special arrangements with licensed intermediaries. Also, a Bulgarian investor who chooses to invest directly in its own name is advised to carefully analyze what additional fees may be incurred by it. The Company and the Management Company do not undertake to create and maintain special facilities supporting direct investing in Shares of the Company.

### 4.2. Subscription of Shares

#### 4.2.1. Subscription order to Société Générale Expressbank AD

Bulgarian investors will need to submit to Société Générale Expressbank AD an order for subscription of Shares of the chosen Class of Shares of the chosen Sub-Fund. The order will specify the Sub-Fund and Share Class in which investment is made and the invested value, among others. The Bulgarian investor will be required to make payment for the Shares to be subscribed on submitting the subscription order.

On acquisition of Shares, Société Générale Expressbank AD will, in particular, confirm in writing to the Bulgarian investor the:

- completion of subscription’s order,
- Share Classes,
- Sub-Fund(s) in which Shares have been acquired,
- Shares’ number, and
- value and date of transaction.

This written confirmation will be the Bulgarian investor’s proof of ownership of the investment, as well as the document evidencing the rights of the investor in respect of Société Générale Expressbank AD and the Company.

#### 4.2.2. Issue price/value of the Shares

There is a single Dealing Price for the purchase, conversion and redemption of Shares for each category of Shares of each Sub-Fund.

The Dealing Price for each category of Shares is calculated on each Dealing Day in accordance

with the Articles by reference to the Net Asset Value ("NAV") of the underlying assets of the relevant Sub-Fund on that Dealing Day.

The issue price of each Share includes a subscription fee (please refer to 3.2.1. above and the relevant parts of the Prospectus and Key Investor Information) on top of the NAV per share.

Generally, the NAV per Share of each Class of Shares of a given Sub-Fund will be determined on each Dealing Day by aggregating the value of securities and other assets of the Fund allocated to that Sub-Fund and deducting the liabilities of the Fund allocated to that Sub-Fund, and then dividing this amount by the number of Shares outstanding in that Class of Shares of such Sub-Fund. The Dealing Prices of the Shares in each Sub-Fund are normally calculated by reference to the valuation of the Net Asset Value of each Sub-Fund on each Dealing Day (generally, each full working day in Luxembourg when the banks are open for business and for which a NAV is determined). Please note that concerning the Equity Mena Sub-Fund, the following days are not considered as Business Day: each Thursday and days on which the markets where most or a large part of the securities held by the Sub-Fund are usually negotiated are closed.

Information on the Issue Price per Share of each Sub-Fund will be disclosed publicly as detailed in 5.2. below.

#### 4.2.3. Subscription cycle

For the subscription cycle please refer to the Prospectus and to the respective Sub-Fund's Key investor Information – **"Subscriptions/Redemptions and Conversions of Shares"**

Please note that a subscription order is deemed to be received by Société Générale Expressbank AD on a certain day if received by 12:30 p.m. Bulgarian time. If received after 12:30 p.m., it can be processed and transmitted to CACEIS Bank Luxembourg (as Administrative Agent of

the Company) before 2 p.m. Luxembourg time<sup>2</sup> only on the next working day; hence it will be deemed to be received on the next day.

#### 4.3. Redemption of Shares

##### 4.3.1. Redemption order to Société Générale Expressbank AD

Each Bulgarian investor will be entitled to request redemption of all or part of the Shares purchased at any time by placing an order to Société Générale Expressbank AD. Exceptions to this right are detailed in the Prospectus. The redemption order will contain the reverse information to that contained in the subscription order (4.2.1. above).

After executing a redemption order, Société Générale Expressbank AD will confirm in writing the redemption to the Bulgarian investor, inform it of the Sub-Fund(s)' Shares redeemed, the Shares' number, the redemption value and the redemption date, among others. The Bulgarian investor's bank account with Société Générale Expressbank AD (or as otherwise instructed and agreed between this bank and the investor) will be credited with the proceeds from the redemption.

##### 4.3.2. Redemption Price

There is a single Dealing Price for the purchase, conversion and redemption of Shares for each category of Shares of each Sub-Fund (please refer to 4.2.2. above).

The Redemption Price per Share is calculated on each relevant Dealing Day of the relevant Sub-Fund. No charges for redemption will be due by the Bulgarian investors.

However, Bulgarian investors may have to pay certain bank fees to Société Générale Expressbank AD.

With regard to the availability of information on the Redemption Price please refer to 5.2. below.

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<sup>2</sup> If for any reason the information cannot be transmitted to CACEIS Bank Luxembourg until 2 p.m., the subscription order will be processed as if received on the next day.

#### 4.3.3. Redemption cycle

The redemption transaction corresponds to the cycle of the subscription transaction.

For the redemption cycle please refer to the Prospectus – **"Subscriptions/Redemptions and Conversions of Shares"**

Your attention is drawn to the fact that, if received before 12:30 p.m. Bulgarian time, a redemption order is deemed to be received by Société Générale Expressbank AD on the day it is placed. If received after 12:30 p.m., it can be processed and transmitted to CACEIS Bank Luxembourg (as Administrative Agent of the Company) before 2 p.m. Luxembourg time<sup>3</sup> only on the next working day; hence it will be deemed to be received on the next day.

#### 4.4. Conversion of Shares

Subject to the requirements and limitations set out in the Prospectus and the respective Sub-Fund's key Investor Information, Shareholders are entitled to request an amendment to the rights attached to all or part of their Shares, through the conversion into Shares of another Class or Sub-Fund, if also offered in Bulgaria. For that purpose an order needs to be placed with Société Générale Expressbank AD.

The timeframe for execution and reporting of conversion orders is the same as the ones described in respect of subscriptions and redemptions. Please refer to 4.2.3. and 4.3.3. above.

#### 4.5. Transfer of Shares

Transfer of Shares from one Bulgarian investor to another will be possible, in particular:

- By way of stipulation between the old Bulgarian investor, the new Bulgarian investor and Société Générale Expressbank AD; such stipulation will also transfer the rights and obligations under the agreement between the original Bulgarian investor and

Société Générale Expressbank AD; in such cases transfers will be performed upon submission of an order to Société Générale Expressbank AD; both the transferor and transferee need to be clients of Société Générale Expressbank AD; and

- In case of legal succession (e.g. in relation to inheritance) – in compliance with the applicable Bulgarian laws on legal succession.

Transfers will be registered with Société Générale Expressbank AD. Société Générale Expressbank AD will disallow transfer if it, the Company, the Management Company or the Custodian and / or Administrative Agent, detects strong evidence of attempts of money laundering or financing of terrorism; moreover, in such cases the Bulgarian Financial Investigation Agency will be notified, in accordance with the Measures against Money Laundering Act and the Measures against the Financing of Terrorism Act.

Société Générale Expressbank AD may charge its general fees, if any, for any such transfers, in accordance with its Tariff for Fees and Commissions.

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<sup>3</sup> If for any reason the information cannot be transmitted to CACEIS Bank Luxembourg until 2 p.m., the redemption order will be processed as if received on the next day.

## V. AVAILABILITY OF INVESTMENT INFORMATION TO THE BULGARIAN INVESTORS

### 5.1. The Prospectus and the Key Investor Information of the nineteen Sub-Funds referred to herein this document, the annual and semi-annual reports of the Company, the Company's Articles of Association

The Prospectus, the Key Investor Information of the nineteen Sub-Funds referred to herein, this document, the annual and semi-annual financial statements of the Company and the Company's Articles of Association can be obtained by the Bulgarian investors, free of charge, at the offices of Société Générale Expressbank AD listed in Appendix 1 thereto, unless the bank shall otherwise inform the public in an appropriate manner (e.g. through a notice in the newspaper referred to in 5.2. below).

The above-mentioned documents, including, in particular, their most current versions, will at all times be disclosed to the Bulgarian Financial Supervision Commission too.

In addition to the above information, investors who are French or English language speakers can respectively find the French and the English version of the Luxembourg law of 2002 on investment companies on the following websites: [www.cssf.lu](http://www.cssf.lu) (French original version and English unofficial translation version).

### 5.2. Information on the NAV of the Shares. General meetings of shareholders of the Company

In accordance with the guidance of Article 190 of POSA, information on the NAV, the issue and redemption prices of the Accumulation Shares in all nineteen Sub-Funds offered in Bulgaria will be published at least twice a month in the daily "Pari" newspaper. The NAV per share will be available on the website of Amundi Funds: [www.amundi-funds.com](http://www.amundi-funds.com) (initially not in the Bulgarian language), where it will be updated on a daily basis. and in the offices (listed in Appendix 1) of Société Générale Expressbank AD and on its website: [www.sgexpressbank.bg](http://www.sgexpressbank.bg).

Information on general meetings of shareholders of the Company and on other important events will be disclosed in the same manner.

### 5.3. Requests for additional information

Bulgarian investors may address their requests for additional information about the Company to any of Société Générale Expressbank AD's offices listed in Appendix 1; Bulgarian investors are advised to contact Ms Anna Koedzhikova, Tel.: (02) 937 0453, fax: (02) 937 0440, E-mail: [Anna.Koedzhikova@socgen.com](mailto:Anna.Koedzhikova@socgen.com).

## **Appendix 1 – Network of Société Générale Expressbank AD for Amundi Funds Distribution**

**Working time for all branches and offices – 8:30 a.m. – 4:30 p.m. on working days (please note cut-off time)**

Office	Address	Telephone	Fax	E-mail address
Varna Prestige	Varna, 92 Vladislav Varnenchik Boulevard	052686 334 052686 335	686 333	<a href="mailto:Varna_Vippriv@sgexpressbank.bg">Varna_Vippriv@sgexpressbank.bg</a>
Sofia Prestige	Sofia, 73 Alexander Stambolyiski Boulevard	02937 04 50 02937 04 11	981 79 17	<a href="mailto:daniela.petrova@socgen.com">daniela.petrova@socgen.com</a>
Plovdiv Presige	Plovdiv, 1, Han Kubrat street	032270 390	032270386	<a href="mailto:valentina.spiridonova@socgen.com">valentina.spiridonova@socgen.com</a>