Amundi Investment Solutions

Key Information Document

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

Amundi EUR Overnight Return UCITS ETF Acc

A Sub-Fund of MULTI UNITS FRANCE
Management Company: Amundi Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies.
FR0010510800 - Currency: EUR
Management Company's website: www.amundi.fr
Call +33 143233030 for more information.
The AMF ("Autorité des Marchés Financiers") is responsible for supervising Amundi Asset Management in relation to this Key Information Document.
Amundi Asset Management is authorised in France under number GP-04000036 and regulated by the AMF.
Key Information Document production date: 11/10/2024.

What is this product?

Type: Shares of a Sub-Fund of MULTI UNITS FRANCE, a UCITS (Undertaking for Collective Investment in Transferable Securities), established in the form of a SICAV.

Term: The product has a duration of 99 years. The Management Company may dissolve the product by means of liquidation or merger with another product in accordance with legal requirements.
AMF Classification ("Autorité des Marchés Financiers"): Not applicable

Objectives: The Fund is a passively managed index-based UCITS.
The Fund's objective is to replicate, upwards and downwards, the performance of the Solactive Euro Overnight Return Index (the "Benchmark"), denominated in euro (EUR) and representative of the evolution of a deposit paid at the Eurozone short-term rate (Euro Short Term Rate, or ESTER) increased by 0.085%, while minimising the tracking error between the Fund's performance and that of the Benchmark (the "Tracking Error").
The expected Tracking Error under normal market conditions is indicated in the Fund's prospectus.
The Solactive AG website (https://www.solactive.com) contains additional information on the Benchmark.
The Fund aims to achieve its objective through indirect replication, namely by entering into one or more OTC futures contracts (eligible forward financial instruments, "FFIs").
The Fund may invest in a diversified portfolio of euro zone debt securities, the performance of which will be exchanged for that of the Benchmark through FFIs.
At least 60% of the value of the Fund's assets corresponds to balance sheet assets with a residual maturity of two years or more.
The updated composition of the portfolio of securities held by the Fund is shown on the website amundietf.com.
In addition, the indicative net asset value is shown on the Reuters and Bloomberg pages of the Fund and can also be stated on the websites of the Fund's listing markets.

Intended retail investors: This product is intended for investors with a basic knowledge and little or no experience of investing in funds, who are seeking to preserve all or part of their invested capital over the recommended holding period and who are able to bear a loss of up to the full amount invested.
The product is not open to residents of the United States of America/"U.S. Person" (the definition of "U.S. Person" is available on the Management Company's website www.amundi.com and/or in the prospectus).

Redemption and transaction: The Sub-Fund's shares are listed and traded on one or more stock exchanges. Under normal circumstances, you can trade shares during stock exchange trading hours. Only authorised participants (e.g. selected financial institutions) can trade shares directly with the Sub-Fund on the primary market. Further details are provided in the MULTI UNITS FRANCE prospectus.

Distribution policy: In accordance with the prospectus, net income and capital gains from sales may be capitalised or distributed at the discretion of the Management Company.

More information: Further information regarding this product, including the prospectus and financial reports, is available free of charge on request from: Amundi Asset Management, 91-93 boulevard Pasteur, 75015 Paris, France.
The net asset value of the product is available at www.amundi.fr

Depositary: SOCIETE GENERALE.
Representative in Switzerland: Société Générale, Paris, Zurich Branch, Talacker 50, Case postale 5070, 8021 Zurich, Switzerland.
Paying agent in Switzerland: Société Générale, Paris, Zurich Branch, Talacker 50, Case postale 5070, 8021 Zurich, Switzerland.
In Switzerland, the prospectus, the Key Information Document, the Articles of incorporation as well as the annual and semi-annual reports of this UCITS can be obtained, free of charge, from the representative in Switzerland.

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

RISK INDICATOR

Lowest risk Highest risk

The risk indicator assumes you keep the product for 1 year.

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 movement in the markets or because we are not able to pay you.

We have classified this product as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

Additional risks: Market liquidity risk could amplify the variation of product performances.

This product does not include any protection from future market performance so you could lose some or all of your investment.
Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the MULTI UNITS FRANCE prospectus.

PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Sub-Fund over the last ten years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

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

Recommended holding period: 1 year Investment EUR 10,000		
Scenarios		**If you exit after 1 year**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress Scenario	**What you might get back after costs**	€9,930
	Average return each year	-0.7%
Unfavourable Scenario	**What you might get back after costs**	€9,930
	Average return each year	-0.7%
Moderate Scenario	**What you might get back after costs**	€9,950
	Average return each year	-0.5%
Favourable Scenario	**What you might get back after costs**	€10,390
	Average return each year	3.9%

The figures shown include all the costs of the product itself, but may or 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.

Unfavourable Scenario: This type of scenario occurred for an investment made between 30/06/2021 and 30/06/2022.
Moderate scenario: This type of scenario occurred for an investment made between 30/06/2017 and 29/06/2018.
Favourable scenario: This type of scenario occurred for an investment made between 31/07/2023 and 31/07/2024

What happens if Amundi Asset Management is unable to pay out?

The product is a co-ownership of financial instruments and deposits separate from the Management Company. In the event of default by the Management Company, the assets of the product held by the depositary will not be affected. In the event of default by the depositary, the risk of financial loss to the product is mitigated due to the legal segregation of the depositary's assets from those of the product.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect 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, and how long you hold the product. 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.
- EUR 10,000 is invested.

Investment EUR 10,000	
Scenarios	**If you exit after 1 year***
Total costs	€9
Annual Cost Impact**	0.1%

* Recommended holding period.
** This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period, your average return per year is projected to be -0.40% before costs and -0.50% after costs.
We do not charge an entry fee

COMPOSITION OF COSTS

	One-off costs upon entry or exit	If you exit after 1 year
Entry costs*	We do not charge an entry fee for this product.	Up to EUR 0
Exit costs*	We do not charge an exit fee for this product, but the person selling you the product may do so.	EUR 0.00
	Ongoing costs taken each year	
Management fees and other administrative or operating costs	0.10% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 10.00
Transaction costs	There are no transaction charges for this product.	EUR 0.00
	Incidental costs taken under specific conditions	
Performance fees	There is no performance fee for this product.	EUR 0.00

* Secondary market: as the Sub-Fund is an ETF, investors who are not Authorised Participants will ordinarily only be able to buy or sell its shares on the secondary market. As a result, investors will pay brokerage charges and/or transaction charges on their transactions on the stock market. These brokerage charges and/or transaction charges are neither charged nor payable by the Sub-Fund or the Management Company, but by the investor's own intermediary. Furthermore, investors may also incur bid-ask spreads, i.e. the difference between the price a share may be sold at (ask price) and the price it may be bought at (bid price).
Primary market: Authorised Participants who trade directly with the Sub-Fund will pay the transaction costs applicable to its primary market.

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

Recommended holding period: 1 year. This period is based on our assessment of the risk and reward characteristics and costs of the Sub-Fund. This product is designed for short-term investment; you should be prepared to stay invested for at least 1 years. You can redeem your investment at any time, or hold the investment longer.

Order schedule: Redemption orders must be received before 17:00 (Paris time) on the net asset value calculation date. Please refer to the MULTI UNITS FRANCE prospectus for more information about redemptions.

How can I complain?

If you have any complaints, you may:

- Mail Amundi Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail to complaints@amundi.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website www.amundi.fr.
If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

You may find the prospectus, key information documents, notices to investors, financial reports, and further information documents relating to the product including various published policies of the product on our website www.amundi.fr. You may also request a copy of such documents at the registered office of the Management Company.
For more information about the Fund's listing and the market maker institution, please refer to the Fund's prospectus, in the "Conditions for buying and selling on the secondary market" and "Market maker financial institutions" sections. The indicative net asset value is published in real time by the stock market operator during trading hours.
Past performance: You can download the past performance of the Sub-Fund over the last ten years at www.amundi.fr.
Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.amundi.fr.