

# 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, and potential gains and losses of this product and to help you compare it with other products.

## Product

**Product name/ISIN** responsAbility Global Micro and SME Finance Fund - unit class II USD (the **Product**); ISIN LU1050624359; in unit class currency USD a unit class of responsAbility Global Micro and SME Finance Fund (the **Fund**)

The Product is an AIF Special Fund established in Luxembourg. It is managed by MultiConcept Fund Management S.A. (the **Management Company**).

**Product Manufacturer** **MultiConcept Fund Management S.A.**, member of UBS Group; 5, rue Jean Monnet, L-2180 Luxembourg. Call +352 43 61 61 1 or visit [www.credit-suisse.com/microsites/multiconcept/en.html](http://www.credit-suisse.com/microsites/multiconcept/en.html) for more information.

**Competent regulatory authority** Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising MultiConcept Fund Management S.A. in relation to this Key Information Document

This document was prepared on 4 October 2024.

**You are about to purchase a Product that is not simple and may be difficult to understand.**

## What is the product?

**Type:** This Product is a unit in a Fund qualifying as an alternative investment fund under the law of 12 July 2013 on alternative investment fund managers and the AIFMD regulation.

**Term:** This Product has no maturity date. The Fund has been established for an indefinite period of time. The Management Company is entitled to liquidate, merge or reposition the Product at any time unilaterally in case the Product can no longer be managed in the interest of the investors. The amount the investor will receive upon early termination may be less than the amount invested.

**Objectives:** The investments in this Fund are actively managed. The amounts entrusted to the Fund aim at achieving a real increase in value over the long term as well as at contributing to the development of the financial sector in developing and emerging countries and by doing so enhancing the access to financial services to promote entrepreneurial activity, boost the economy and/or create employment. For this purpose, the Fund invests its money so that local, successful, respectively promising financial service providers can provide specific financial services to micro, small and medium-sized enterprises ('MSMEs') over the long term and, depending on demand, are in a position to achieve meaningful growth. In addition, the Fund can also invest to a limited extent directly in successful or promising small and medium-sized enterprises ('SMEs') and in actors that are involved in the agriculture value chain ('AVCAs'). An analysis of the investment targets is part of a quantitative rating system.

The Fund may invest in the following investment categories: loan and debt securities, shareholdings (incl. Private equity), and liquidity/money market. The Fund invests primarily in different types of debt instruments. The Fund may also hold a limited portion of equity capital (shares, dividend right certificates, cooperative shares, participation certificates, etc.), either directly or indirectly. The Fund may not invest more than 30% of its assets directly in SMEs and AVCAs and may not hold, either directly or indirectly, more than 25% of its assets as equity capital (incl. Private equity). Solely in order to finance foreseeable liquidity shortfalls, the Fund may take up loans on a temporary basis, provided these do not total more than 10% of the Fund's assets. The Fund does not aim at a constant average duration of capital tie-up for its investments. Typically, this period will be between two and three years. The beneficiary institutions (financial institutions focused on micro, small and medium-sized enterprises, SMEs, AVCAs) are usually domiciled in developing and transition countries, primarily in Latin America, Africa, Central and Eastern Europe, as well as Asia. The investments are usually in US dollars or euro and, to a limited extent, in freely convertible local currencies of the target countries (non-OECD area).

The Fund has a sustainable investment objective (within the meaning of Article 9 of Regulation (EU) 2019/2088). Details are available in the prospectus and the ESG website disclosure of the Fund.

The Fund uses derivatives transactions for the purposes of hedging interest rate and currency risk. The Fund currency is USD, and the currency of this unit class is USD.

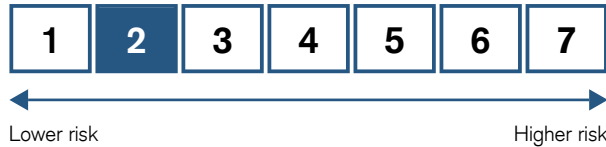
The income generated by the Fund is reinvested, not distributed.

On the last business day of each month (Redemption Date), the management company redeems Units in the Fund at the redemption price. The redemption request must be received by a distribution agent by 3:00 p.m. Central European Time at least ninety (90) calendar days before the respective Redemption Date. Under certain circumstances, the management company may temporarily suspend calculation of the net asset value as well as the issue and redemption of Units.

**Intended Retail Investor:** This Product is intended for professional and institutional investors, as well as sophisticated retail investors with sufficient knowledge and experience in collective investment schemes and similar products, an ability to bear a minor investment loss, and a long-term investment horizon.

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

### (A) Summary Risk Indicator



The risk indicator assumes you keep the Product for 5 years. The actual risk can vary significantly if you redeem at an early stage and you may get back less. You may not be able to cash in early.

#### This Product is considered to be illiquid.

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. We have classified this Product as 2 out of 7, which is a low risk class and poor market conditions are very unlikely to impact our capacity to pay you. **Be aware of currency risk** if your reference currency differs from the currency of the Product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. Investors shall note that the Product may be exposed to further risks such as operational, counterparty, political, sustainability and legal risks that are not included in the Summary Risk Indicator. This Product does not include any protection from future market performance so you could lose some or all of your investment.

### (B) Performance Scenarios

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 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 / a suitable benchmark 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	
Example Investment:		USD 10,000	
Scenarios		If you exit after 1 year	If you exit after 5 years (Recommended holding period)
<b>Stress scenario</b>	<b>What you might get back after costs</b> Average return each year	<b>USD 8,896</b> -11.0%	<b>USD 8,707</b> -2.7%
This type of scenario occurred for an investment responsibility Global Micro and SME Finance Fund II USD between 10.2023-09.2024.			
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b> Average return each year	<b>USD 9,247</b> -7.5%	<b>USD 9,997</b> 0.0%
This type of scenario occurred for an investment responsibility Global Micro and SME Finance Fund II USD between 02.2018-02.2023.			
<b>Moderate scenario</b>	<b>What you might get back after costs</b> Average return each year	<b>USD 9,775</b> -2.3%	<b>USD 10,749</b> 1.5%
This type of scenario occurred for an investment responsibility Global Micro and SME Finance Fund II USD between 11.2016-11.2021.			
<b>Favourable scenario</b>	<b>What you might get back after costs</b> Average return each year	<b>USD 10,075</b> 0.7%	<b>USD 11,268</b> 2.4%

## What happens if MultiConcept Fund Management S.A. is unable to pay out?

The investor of this Product will not face financial loss due to the default of MultiConcept Fund Management S.A., as the Fund is considered to be a separate entity with segregated assets.

## 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.

## Cost 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. 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
- USD 10,000 is invested

	If you exit after 1 year	If you exit after 5 years (Recommended holding period)
<b>Total costs</b>	USD 691	USD 1,540
<b>Annual cost impact (*)</b>	6.9%	2.9%

(\*) 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 4.4% before costs and 1.5% after costs.

## Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	5.0% of the value of your investment when entering.	USD 500
<b>Exit costs</b>	0.0% of the value of your investment before it is paid out to you.	USD 0
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	1.9% of the value of your investment per year.	USD 184
<b>Transaction costs</b>	0.1% 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.	USD 7
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this product.	n/a

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

### Recommended holding period: 5 years

The recommended holding period is calculated based on the Summary Risk Indicator presented above. According to the investment objective as described above, the Product is designed for long-term investment. The Product is an open-ended Product. The investor can sell their investment on a monthly basis. No redemption fees or penalties will be charged at the level of the Product.

## How can I complain?

Any complaint regarding the person advising on, or selling the Product can be submitted directly to that person or bank. Any complaint regarding the Product or this document can be submitted in writing under the following address: MultiConcept Fund Management S.A., 5, rue Jean Monnet, L-2180 Luxembourg. Investors shall note that a complaint can be also addressed by e-mail to [list.lux-multiconcept@credit-suisse.com](mailto:list.lux-multiconcept@credit-suisse.com) or visit website: [www.credit-suisse.com/microsites/multiconcept/en.html](http://www.credit-suisse.com/microsites/multiconcept/en.html).

## Other relevant information

This Key Information Document does not contain all information relating to this Product. Further information about responsAbility Global Micro and SME Finance Fund, its prospectus and its latest annual and semi-annual report, the current Product prices, may be obtained free of charge, in English language, from MultiConcept Fund Management S.A., the appointed distributors or online at [www.credit-suisse.com/microsites/multiconcept/en.html](http://www.credit-suisse.com/microsites/multiconcept/en.html). There you can also find information on past performance from the last 9 years.

The calculations of previous performance scenarios, updated monthly, can be found at [www.fundinfo.com](http://www.fundinfo.com).

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the Product and is no substitute for individual consultation with the investor's bank or advisor. Any updated version of this Key Information Document will be published on: [www.credit-suisse.com/microsites/multiconcept/en.html](http://www.credit-suisse.com/microsites/multiconcept/en.html).

The custodian of this Product is: Credit Suisse (Luxembourg) S.A., Luxembourg

### Information for investors in Switzerland

Representative in Switzerland: UBS Fund Management (Switzerland) AG, Aeschenvorstadt 1, CH-4051 Basel

Paying agent in Switzerland: UBS Switzerland AG, Bahnhofstrasse 45, CH-8001 Zurich

Investors may obtain the Prospectus, the Key Information Document, a copy of the Articles of Incorporation as well as annual and semi-annual reports free of charge from the Representative in Switzerland.