



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.

Swisscanto (LU) Money Market Fund Responsible AUD BT

PRODUCT

| | |
|-----------------------|---|
| Product: | Swisscanto (LU) Money Market Fund Responsible AUD BT (hereinafter «Product») is a unit class of the sub-fund Swisscanto (LU) Money Market Fund Responsible AUD (hereinafter «Fund»), a sub-fund of the umbrella fund Swisscanto (LU) Money Market Fund. |
| Issuer name: | The Fund is managed by Swisscanto Asset Management International S.A., Luxembourg (management company), a company of the Zürcher Kantonalbank Group. |
| Asset manager: | Zürcher Kantonalbank |
| ISIN: | LU0999462293 |
| Website: | www.swisscanto-fondsleitungen.com |
| Phone: | +352 27 843 592 |

The fund and Swisscanto Asset Management International S.A., Luxembourg, are authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

Date of the document: 10/05/2024

WHAT IS THIS PRODUCT?

Type:

Investment fund (UCITS) under Luxembourg law, which is subject to the law for undertakings for collective investment of December 17, 2010 and which is a fonds commun de placement under this law. The fund's performance depends on the performance of the underlying investments.

Term:

The term of this product is indefinite and it has no maturity date. The manufacturer may reposition the product at any time, merge it with another product or terminate it unilaterally and without notice.

Objectives:

The investment objective is a long-term capital preservation with an adequate return in AUD, by investing in money market instruments issued by debtors with a good credit rating.

The fund classifies itself as a standard variable net asset value money market fund (VNAF MMF). It invests 100% of its assets in money market instruments in accordance with the Money Market Fund Regulation, of which at least 80% is made in AUD. The weighted average duration may not be longer than six months, and the weighted average residual maturity may not be longer than 12 months. At least 2/3 of the investments are selected by systematically taking into account ESG criteria in accordance with responsibility requirements. The fund is classified under Article 8 of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector («SFDR»).

The securities are selected on a discretionary basis using a consistent investment process (active management). With regard to portfolio composition, the selection of stocks and the associated weightings are focused on companies from the FTSE 3-Month Australian Dollar Eurodeposit. The portfolio composition may deviate moderately from this benchmark index. The investment policy is to outperform the benchmark index. The Asset Manager may at any time deviate – significantly or insignificantly, positively or negatively – from the benchmark index by actively overweighting or underweighting individual securities and sectors based on market conditions and risk assessments.

Fund units are issued and redeemed basically on every bank business day in Luxembourg.

Earnings and profits of the unit class are not distributed, but reinvested.

CACEIS Investor Services Bank S.A. 14, Porte de France, L-4360 Esch-sur-Alzette, was appointed as the custodian bank (depository).

The liability of the assets of a fund within the umbrella fund for claims against the assets of another fund is excluded.

The investor has the right to convert his investment in the units of one sub-fund into the units of another sub-fund. Further information on unit conversion procedures can be found in the sales prospectus and the management regulations.

Intended retail investor:

This product is suitable for investors who ...

... have at least a basic knowledge of the financial instruments contained in the product;

... have at least a very short-term investment horizon;

... would, in a worst-case scenario, be able to withstand the loss of the entire invested capital.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk indicator

Lower risk < **1** 2 3 4 5 6 7 > Higher risk



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

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 classified this product as class 1 out of 7, which is the lowest risk class.

Reasons for this risk classification: Interest-rate premium; Yield curve.

Be aware of currency risk. You may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This type of risk is not considered in the indicator shown above.

Other significant risks for the product: Credit risk. For more details on potential risks, please refer to the sales prospectus. This product does not include any protection from future market performance so you could lose some or all of your investment. If we cannot pay what is due to you, you could lose all of the capital invested.

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 in the last 10 years. Markets could develop completely differently in the future.

| Recommended holding period: 1 year Example Investment: 10 000 AUD | | |
|---|--|---|
| Scenarios Minimum: There is no minimum guaranteed return. You could lose some or all of your investment. | | If you exit after 1 years Recommended holding period |
| Stress scenario | What you might get back after costs | 9 683 AUD |
| | Average return each year | -3.17 % |
| Unfavourable scenario | What you might get back after costs | 9 744 AUD |
| | Average return each year | -2.56 % |
| Moderate scenario | What you might get back after costs | 9 971 AUD |
| | Average return each year | -0.29 % |
| Favourable scenario | What you might get back after costs | 10 187 AUD |
| | Average return each year | 1.87 % |

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

Unfavourable scenario (for the recommended holding period): This type of scenario resulted from an investment between 06/2021 and 05/2022.

Moderate scenario (for the recommended holding period): This type of scenario resulted from an investment between 12/2016 and 11/2017.

Favourable scenario (for the recommended holding period): This type of scenario resulted from an investment between 05/2023 and 04/2024.

This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

WHAT HAPPENS IF SWISSCANTO ASSET MANAGEMENT INTERNATIONAL S.A., LUXEMBOURG, IS UNABLE TO PAY OUT?

The assets of the Fund and the assets of the management company are held separately at the custodian bank. Therefore, a default by the management company will not affect the value of your investments in the Fund. If the custodian bank goes bankrupt, the Fund's assets deposited with the custodian bank will not be included in the bankruptcy estate but will be segregated for the benefit of the Fund.

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, 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:

- AUD 10 000 is invested.
- In the first year you would get back the amount that you invested (0 % annual return).

| | If you exit after 1 years |
|--------------------|---------------------------|
| Total costs | 272 AUD |
| Cost impact* | 2.72 % |

*This illustrates the effect of costs over a holding period of less than 1 year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

Composition of costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|---|--|--------------------------|
| Entry costs | 2.00 % of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge. | Up to 200 AUD |
| Exit costs | We do not charge an exit fee for this product. | 0 AUD |
| Ongoing costs | | |
| Management fees and other administrative or operating costs | 0.59 % of the value of your investment per year. | 66 AUD |
| Portfolio transaction costs | 0.06 % 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. | 6 AUD |
| Incidental costs taken under specific conditions | | |
| Performance fees | We do not charge a performance fee for this product. | 0 AUD |

A maximum of half of the one-off costs are incurred for a conversion.

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

Recommended holding period: 1 year

The recommended holding period for this product is 1 year. It is determined on the basis of the fund's risk and reward profile. Your ideal holding period may be different from this recommended holding period. We recommend that you discuss this with your advisor. If the holding period is shorter than the recommended holding period, this may have a negative impact on your investment's risk and reward profile. In principle, fund units may be redeemed on every bank business day in Luxembourg. Any costs are shown under «Composition of costs» above.

HOW CAN I COMPLAIN?

If you have any complaints about the product, the product manufacturer or the person who recommended or sold the product to you, please contact your advisor or Swisscanto Asset Management International S.A., Luxembourg.

The management company will handle your request and provide you with feedback as soon as possible.

Postal address: Swisscanto Asset Management International S.A.
6, route de Trèves
L-1273 Luxembourg

Website: www.swisscanto.com/int/en/rechtliches/umgang-mit-anlegerbeschwerden.html

E-mail: anlegerbeschwerden@swisscanto.com

OTHER RELEVANT INFORMATION

This document describes the fund. Additional information about the fund, the sales prospectus, the management regulations, the annual and semi-annual reports, and the latest unit prices can be accessed in German free of charge at www.swisscanto-fondsleitungen.com. Where appropriate, these documents are created for the entire umbrella fund.

The past performance of this product can be found by following this link

https://api.kneip.com/v1/documentdata/permalinks/KPP_LU0999462293_en_CH.pdf

Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.

Past performance shows the product's performance as the percentage loss or gain per year.

Previous performance scenario calculations can be found by following this link

https://api.kneip.com/v1/documentdata/permalinks/KMS_LU0999462293_en_CH.csv.

Representative in Switzerland: Swisscanto Fund Management Company Ltd., Postfach, CH - 8010 Zurich

Paying agent in Switzerland: Cantonal Bank of Zurich, Bahnhofstrasse 9, CH - 8001 Zürich