

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

**Raiffeisen realitní fond, otevřený podílový fond, Raiffeisen investiční společnost a.s.** (hereinafter the “Fund”)

ISIN: CZ0008475100

The Fund represents a special fund.

The Investment Company that manages the Fund (the Management Company):

Raiffeisen investiční společnost a.s., Registered Number (IČ): 29146739 (hereinafter also the “Company”).

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## OBJECTIVES AND INVESTMENT POLICY

The Fund is a special real-estate fund. The Fund invests directly or via participation in property management companies, in particular, in high-quality and duly approved real property situated in high-quality locations, especially, in the territory of the Czech Republic, and potentially also in the countries of the European Union and the OECD. The Fund, and/or property management companies owned by the Fund, may acquire in their assets real property, including its accessories. Such real property accessories usually comprise separate movable and immovable assets that have been permanently occupied together with the relevant real property, and thus have contributed to (increased) the value of such real property or any yields generated from it. They include, in particular, street furniture and technical equipment, such as air conditioning, power lines, heaters, boilers, security devices, fences, minor buildings, furniture, etc. The fund invests in property and property management companies up to 80 percent of its net asset value.

The Fund may also acquire in its assets certain money-market instruments, bonds, and securities issued by collective investment funds or comparable foreign investment funds, as well as any receivables regarding payments of pecuniary funds from accounts maintained in the Czech or foreign

currencies; the above-described investment instruments shall comprise at least 20 percent of the net asset value of the Fund. The Fund may invest in derivatives and it may apply them for hedging purposes. The performance of the Fund is measured in CZK. The Fund does not intend to copy or follow any specific index or benchmark. Specific criteria of social responsible investing (ESG criteria) are not taken into consideration within the investment strategy of the fund.

The Management Company, in order to achieve the highest possible yields and stability and liquidity of the Fund, would issue its units exclusively in pre-determined volumes and at pre-determined dates. The Fund will not accept any further investments outside such pre-determined dates. Information about the issuance of its units will be published sufficiently in advance on the web site of *Raiffeisen investiční společnost*: [www.rfis.cz](http://www.rfis.cz). For further information about issues and redemptions, please, see Chapter 14 of the Fund Prospectus.

Unless the Board of Directors of the Management Company decides to pay dividends, all and any profit will be retained in the Fund assets, to be reinvested.

Recommendation: The Fund may not be suitable for investors planning to recover their invested pecuniary funds within a term shorter than five years.

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## RISK AND REWARD PROFILE

Specific risks related to investing in real property include (for more details, please, see Chapter 10 of the Fund Prospectus): risks of constructional defects; risks of environmental burdens; risks of loss of planned rental income; risks of the Fund's failure to repay loans received and obligations undertaken under construction contracts, or to pay the costs of maintenance and operation of buildings; risks of natural disasters; risks of political, economic or legal instability in the Czech Republic or in other countries; risks associated with failures of property management companies in which the Fund participates; risks of suspension of issues or redemptions of units for up to two years; risks of lower liquidity of the real property acquired for resale; risks of erroneous valuation; or risks of location. At

present, no specific risks have existed associated with construction defects of any real property or its environmental burdens.

Typical investors should be aware of the characteristic qualities of the assets contained in the Fund, i.e., mainly their lower level of liquidity; if they should be sold for the best price available, it would require time extending up to several months. Investors should be able to accept periods of negative trends; therefore, it is not recommended to acquire units, e.g., on credit.

The value of investments can rise and fall. No return on such investments is guaranteed. More detailed information is available in Chapter 10 of the Fund Prospectus.

## CHARGES

### One-off charges taken before or after you invest

**Entry charge** (a surcharge paid by investors from invested amounts)

up to **5 %**

**Exit charge** (a deduction of the redeemed amount)

up to **5 %**

This is the maximum amount that might be taken out of investors' money before it is invested or before the proceeds of such investments are paid out. In some cases the charge can be lower or zero. Details about the current amounts of entry and exit charges can be obtained from your financial advisor or distributor, or at [www.rfis.cz](http://www.rfis.cz).

### Charges taken from the Fund over a year

**Ongoing charge**

**1,06 %**

The ongoing charge covers charges and other payments taken from the Fund assets in respect of the previous financial year ending December 31, 2021 (such costs are reflected in the performance of the relevant investment; they are not charged directly to investors). These figures may vary from year to year.

### Charges taken from the Fund under special conditions

(the costs reflect in the performance of the relevant investment, they are not billed directly to investors)

**Performance fee**

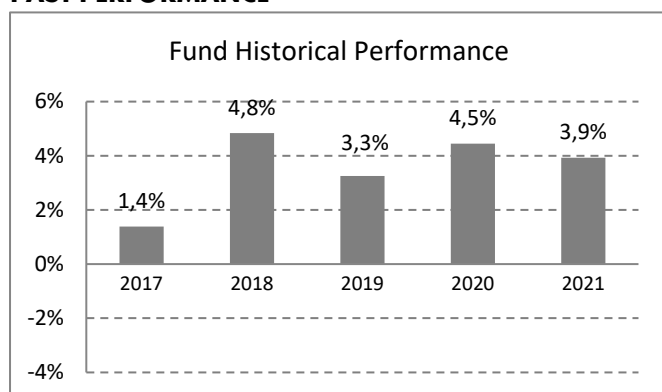
up to **20 % of the profit**

**Transaction fee**

up to **1,5% of the transaction value while gaining or forfeiting share in real estate company or property**

The aforementioned charges and costs are used, inter alia, to cover the costs of the fund's operation, including any costs of public offerings and promotions, and reduce potential investment growth. Performance fee of up to 20% from positive economic result before tax for respective accounting period can be applied, due for payment at the end of the period. Transaction fee is set by the share of transaction value stated in the contractual documentation, while gaining or forfeiting share in real estate company or property. You can find further information about charges and costs in Chapter 15 of the fund's prospectus.

## PAST PERFORMANCE



The determination of historical performance is based on the Fund net asset value and on the assumption that all Fund yields will have been re-invested. Any information on the historical performance of the Fund does not serve as an indicator of future performance. The determination of the Fund historical performance incorporates all and any fees and costs paid from the Fund assets, with the exception of any potential entry and exit fees (surcharges and deductions) related to the issuance and redemption of the Fund Units. The Fund has existed since 2017. The Fund performance is measured in CZK. More detailed information is available in Chapter 11 of the Fund Prospectus.

## PRACTICAL INFORMATION

Fund depositary:

UniCredit Bank Czech Republic and Slovakia, a.s.

Contact point for additional information:

Raiffeisen investiční společnost a.s.

Address: Hvězdova 1716/2b, 140 78 Praha 4

Hotline: +420 234 401 111, E-mail: [info@rb.cz](mailto:info@rb.cz), [www.rfis.cz](http://www.rfis.cz).

Copies of the Prospectus and the latest Annual Reports and the Semi-annual Reports of the Fund are available free of charge in Czech at sales points or at the Company Headquarters, or in the electronic format at the website [www.rfis.cz](http://www.rfis.cz). Remuneration information, including a description of the manner of determination of incentives, and identities of officers in charge of their awarding, can be viewed at [www.rfis.cz](http://www.rfis.cz), and can be obtained, free of charge, in a hard copy upon request.

The Company will compensate investors in the Fund for detriment arising to them if the data specified in this statement

of key information are unclear, untruthful, misleading or deceptive, or are not in accordance with the data specified in the Fund Prospectus; otherwise, it will not compensate for detriment arising to investors through other incorrectness or incompleteness of data specified in the statement of key information.

The Fund came into being on its registration in a list maintained by the Czech National Bank pursuant to Section 597(b) of the Investment Companies and Investment Funds Act, made on 25 May 2017.

The mutual fund is authorised in the Czech Republic.

The Investment Company managing the Fund is authorised in the Czech Republic. The Company managing the Fund is regulated by the Czech National Bank.

This key investor information was executed in Czech and English language. In case of any discrepancy between the Czech and English wording the Czech version shall prevail.

This Key Investor Information was executed as of July 1, 2022. Transaction fee can be applied from April 1, 2021.