

Product

BFT MONETAIRE COURT TERME ISR CLIMAT - I (C)

Management Company: CPR Asset Management (hereinafter: "we" or the "Management Company"), a member of the Amundi Group of companies.

FR0010232298 - Currency: EUR

Management Company's website: www.cpram.com

Call +33 153157000 for more information.

The AMF ("Autorité des Marchés Financiers") is responsible for supervising CPR ASSET MANAGEMENT in relation to this Key Information Document.

CPR ASSET MANAGEMENT is authorised in France under number GP-01056 and regulated by the AMF.

Key Information Document production date: 26/05/2026.

What is this product?

Type: Shares of BFT MONETAIRE COURT TERME ISR CLIMAT, a UCITS (Undertaking for Collective Investment in Transferable Securities), established in the form of a SICAV.

Form: 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"): Short-Term Variable Net Asset Value Money Market UCI

Objectives: By subscribing to BFT MONETAIRE COURT TERME ISR CLIMAT, you are investing in money market instruments and debt securities (bonds, negotiable debt securities etc.), with a maximum maturity of 397 days, with a very low exposure to interest rate risk. The objective is to outperform, net of costs, the capitalised €STR, an index representing the Eurozone money market rate, while incorporating a socially responsible investment approach and a carbon intensity reduction approach that seeks to achieve Net Zero by 2050. However, in certain market situations such as the €STR being very low, the SICAV's net asset value may experience a structural decline, which may compromise the objective to preserve the SICAV's capital.

To achieve this, the management team selects the eligible securities for the Fund by means of a credit analysis based on liquidity, maturity, profitability and quality criteria, combined with a non-financial analysis based on ESG (Environmental, Social and Governance) criteria.

The management team selects high-quality money market instruments in euro or other currencies in consideration of their residual life.

These securities, from public or private issuers, are selected from within an investment universe determined in advance according to an internal risk assessment and monitoring process. In order to assess the credit quality of these instruments, the management company may refer to investment grade ratings from recognised ratings agencies it deems the most relevant, on a non-exclusive basis, when purchasing an instrument; it shall however endeavour to avoid any mechanical dependence on these ratings throughout the period of time in which the securities are held.

The investment universe also excludes securities based on non-financial criteria:

- regulatory exclusions that apply to all management companies

- Amundi Group sector exclusions; details of the Group's Responsible Investment Policy are available on www.bft-im.fr

- exclusions of issuers with ESG ratings F and G on purchase (a Best-in-Class methodology is used to assign an ESG rating to each issuer in the investment universe, ranging from A (the best rating) to G (the lowest rating); Limitation of this approach: (no business sectors are excluded a priori)

- exclusions of companies that derive a certain share of their turnover from fossil fuels (coal, oil, gas etc.), apart from bond issues specifically intended to finance green, social and/or sustainable projects, and companies that do not meet the eligibility criteria of the French SRI label.

The portfolio is constructed through security selection that combines financial and non-financial criteria in order to control volatility through risk diversification. The management team integrates sustainability factors into its investment process by implementing a two-fold non-financial objective: decarbonisation and ESG rating improvement.

- Decarbonisation objective: the portfolio's carbon intensity must, at all times, be 30% lower than that of the investment universe and the portfolio's carbon intensity trajectory must, at all times, be lower than the carbon intensity trajectory of the investment universe.

- Carbon emissions (carbon intensity, expressed in tonnes of CO2 equivalent per million euros of turnover) are measured. This measurement is carried out with regard to direct (scope 1) emissions, indirect (scope 2) emissions and all other indirect emissions, upstream in the value chain (scope 3).

For issuers in the financial sector, whose indirect emissions are inherently difficult to assess, the process is supplemented by additional constraints: issuers must be members of a Net-Zero alliance, or have made commitments under the Science Based Target initiative (SBTi), or be subject to a qualitative analysis of their climate commitments by the Management Company. In addition, financial issuers will be engaged with in a systematic manner on the subject of their transition plans.

- The carbon intensity trajectory is determined based on the Climate Transition Benchmark (CTB) index methodology, which foresees a decarbonisation trajectory of 7% per year calculated based on applying a 30% decrease to the carbon intensity level at 31/12/2019.

Limitation of the approach: the objectives displayed are dependent on the companies themselves and their own objectives and trajectories. The Fund is part of the company's decarbonisation ambition, but this cannot under any circumstances constitute a guarantee or any obligation to achieve particular results.

- In order to avoid a situation which would consist solely of underweighting or divesting carbon-intensive sectors, the Fund has a minimum investment constraint in so-called HCIS (High Climate Impact Sectors) which have a high impact not just on climate change but also its mitigation: the total HCIS weightings in the portfolio must be greater than 75% of the total weightings of these same sectors in the investment universe.

- ESG rating improvement target: the portfolio's average ESG rating must be higher than the average ESG rating of the investment universe after eliminating the 25% lowest-rated securities. From 01/01/2026, this percentage of lowest-rated securities will increase to 30%, under the SRI label framework.

At least 90% of securities are subject to carbon intensity measurement and ESG rating. In order to assess the inclusion of non-financial criteria (rating improvement and decarbonisation objectives), the investment universe indices are weighted as follows: 75% ICE BofA 1-3 Year Euro Financial rebalanced to 60% for France and 40% outside France and 25% ICE BofA 1-3 Year Euro Non-Financial rebalanced to 60% for France and 40% outside France.

At least 50% of the SICAV's net assets are exposed to French issuers and/or counterparties. Pensions are incorporated into geographical exposure by taking into account the counterparty with whom these transactions are processed. The money market UCIs and cash in which the UCITS may also invest are not taken into account when calculating the geographical exposure.

Foreign currency securities are hedged against currency risk; however, there may be a residual currency risk of 2%.

By way of derogation, the 5% limit of the UCI assets may be increased to 100% of its assets when the Fund invests in money market instruments issued or guaranteed individually or jointly by certain sovereign, quasi-sovereign or supranational entities of the European Union as outlined by European Regulation (EU) 2017/1131 of the European Parliament and Council of 14 June 2017.

The SICAV has the SRI (socially responsible investing) label.

The SICAV may enter into temporary purchases and sales of securities. Eligible forward financial instruments may be used for hedging purposes. The UCI is actively managed. The index is used a posteriori as a performance comparison indicator. The management strategy is discretionary and has no index-related constraints.

The UCI is classified under Article 8 of the SFDR Regulation (Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (known as the "Disclosure Regulation")).

Intended retail investors: This product is intended for investors with a basic knowledge and/or little or no experience of investing in funds, who are seeking to increase the value of their investment while preserving all or part of their invested capital over the recommended holding period and who are prepared to assume a medium level of risk on their initial capital.

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.cpram.com and/or in the prospectus).

Redemption and transaction: Shares may be sold (redeemed) daily as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the BFT MONETAIRE COURT TERME ISR CLIMAT prospectus.

Distribution Policy: As this is a non-distributing share class, investment income is reinvested.

More information: Further information regarding this product, including the prospectus and financial reports, is available free of charge on request from: CPR Asset Management – 91–93, boulevard Pasteur – CS 61595 – 75730 Paris Cedex 15.
The net asset value of the product is available at www.cpram.com

Depository: CACEIS Bank.

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

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Lowest risk

Highest risk

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

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.
The use of complex products such as derivatives can lead to increased movement of securities in your portfolio.

Beside the risks included in the risk indicator, other risks may affect the Fund's performance. Please refer to the BFT MONETAIRE COURT TERME ISR CLIMAT prospectus.

PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Fund 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.

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 day		
Investment EUR 10,000		
Scenarios		If you exit after 1 day
Minimum	There is no minimum guaranteed return if you exit before 1 day. You could lose some or all of your investment.	
Stress Scenario	What you might get back after costs	€9,960
	Average return each year	-0.4%
Unfavourable Scenario	What you might get back after costs	€9,990
	Average return each year	-0.1%
Moderate Scenario	What you might get back after costs	€10,000
	Average return each year	0.0%
Favourable Scenario	What you might get back after costs	€10,040
	Average return each year	0.4%

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 28/10/2021 and 30/11/2021.
Moderate scenario: This type of scenario occurred for an investment made between 30/11/2017 and 28/12/2017.
Favourable scenario: This type of scenario occurred for an investment made between 28/12/2023 and 31/01/2024

What happens if CPR 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 depository will not be affected. In the event of default by the depository, the risk of financial loss to the product is mitigated due to the legal segregation of the depository'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, 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.
- EUR 10,000 invested.

Investment EUR 10,000	
Scenarios	If you exit after 1 day*
Total costs	€0
Cost impact**	0.0%

* Recommended holding period.

** This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other products. We do not charge an entry fee

COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 day
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	0.09% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 0.02
Transaction costs	0.02% 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 the volume of our purchases and sales.	EUR 0.01
Incidental costs taken under specific conditions		
Performance fees	10.00% of the annual outperformance of the reference asset: 100% CAPITALISED €STR (OIS). The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last five years must be recovered before any new performance fee accrual. The actual amount will vary depending on how well your investment performs. The aforementioned estimate of total costs includes the average over the past five years. The performance fee is paid even if the performance of the unit over the observation period is negative, while remaining higher than the performance of the Reference Asset.	EUR 0.00

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

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

Order schedule: Redemption orders must be received before 14:30 (Paris time) on the net asset value calculation date. Please refer to the BFT MONETAIRE COURT TERME ISR CLIMAT prospectus for more information about redemptions.

How can I complain?

If you have any complaints, you may:

- Mail CPR Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail client.servicing@cpram.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.cpram.com.

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, statutes, key investor documents, notices to investors, financial reports, and further information documents relating to the Fund including various published policies of the Fund on our website www.cpram.com. You may also request a copy of such documents at the registered office of the Management Company.

When this product is used as a unit-linked vehicle in a life insurance or capitalisation contract, additional information about this contract, such as the costs of the contract, which are not included in the costs mentioned in this document, the contact details for complaints and the procedures in the event of default of the insurance company are provided in the key information document of the contract, which must be provided to you by your insurer or broker or any other insurance intermediary in compliance with their legal obligation.

Past performance: You can download the past performance of the Fund over the last ten years at www.cpram.com.

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.cpram.com.