bankinter

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.

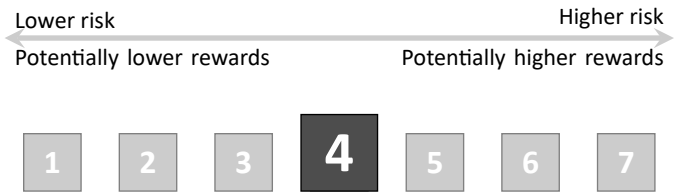
Bankinter International Fund Sicav - Multifunds Moderate - Class B

(ISIN: LU1165444826) Multifunds Moderate (the 'Fund') is a Sub-Fund of Bankinter International Fund Sicav (the 'Company'). Lemanik Asset Management S.A. is the Management Company (the 'Management Company') to the Fund.

Objectives and Investment Policy

- The Fund is actively managed and it's objective is to provide long-term positive returns above a benchmark that is composed of 25% Eurostoxx + 15% S&P 500 +5% Topix +5% Lyxor ETF MSCI Emerging Markets + 50% Barcap Global Agg Total Return Index Value Hedge EUR.
- To achieve this objective, the Fund may gain principally exposure to any of the following financial instruments through the investment in UCITS and UCIs: any type of Transferable Securities including equity and fixed income securities, Money Market Instruments and other UCITS and UCI eligible assets (including but not limited to indices on commodities).
- The Fund will invest a minimum of 50% of its assets in other funds. The management company and/or investment management entity of these funds can belong, without limitation, to the Bankinter Group.
- If the Fund does not invest through the above mentioned funds, it may also gain exposure either directly or indirectly on an ancillary basis to the aforementioned financial instruments by the use of Financial Derivative Instruments (instruments whose prices are dependent on one or more underlying assets 'FDIs'). The Fund invests in FDIs in order to reduce the possibility of financial losses or to achieve higher gains.
- The Fund may invest up to 50% of its assets in equities or other funds whose investment strategy is mainly focused in equities.
- Sale of shares in the Fund can be made on any business day.
- The Fund does not intend to distribute dividends. Any income arising from the Fund's investments is reinvested and reflected in the value of your shares. However, the Annual General Meeting of shareholders may decide to distribute such income.
- Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within three to five years.

Risk and Reward Profile



- The lowest category does not mean a risk free investment.
- The risk and reward profile may change over time.
- Historical data may not be a reliable indication for the future.
- This Fund is in category 4, since the share price has a moderate volatility and therefore the risk of loss as well as the expected reward is generally medium.

The following risks may not be fully captured by the risk and reward indicator:

- Credit Risk: The Fund can invest a material part of its assets in bonds. Their issuers can become insolvent, thus their bonds can either partly or entirely diminish in value.
- Market Risk: The Fund's assets may decrease because of sovereign acts and political transformation, which may also influence free trade of currency. In addition, risks may arise because of restricted information possibilities in addition to less stringent supervision and control of certain markets. The performance of these markets may be subject to significant volatility.
- Liquidity Risk: The Fund may invest a material part of its assets in other funds. With these funds there can be a risk of suspension of redemption and therefore their liquidity can be constrained.

A complete description of risk factors is set out in the Prospectus in the section entitled 'Risk Factors'.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual charges.

The ongoing charges figure is based on expenses for the year ending 31 December 2021.

This figure may vary from year to year. It excludes:

- Performance Fees.
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another Fund.

For more information on charges, please see the 'Charges and Expenses' section of the Prospectus.

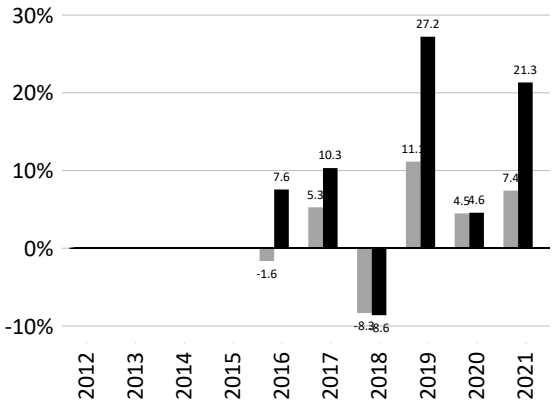
One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from the Fund over a year	
Ongoing charges	0.74%
Charges taken from the Fund under certain specific conditions	
Performance Fee	None

Past Performance

Historic performance to 31 December 2021



Multifunds Moderate - B

SX5E Index (EUR) 25% + SPX Index (USD) 15% + LEM FP Equity (EUR) 5% + TPX Index (JPY) 5% + MSDEWIN Index (EUR) 50%

- The Fund was launched on 4 May 2015.
- Past performance has been calculated in EUR.
- The returns in this table include all fees and expenses and show percentage year-on-year changes in the value of the Fund.
- Past returns are not a reliable indicator or guide of future returns.

Practical Information

- This Key Investor Information Document (KIID) is specific to this share class. Other Share Classes are available for this Fund as described in the Fund's prospectus.
- **Depositary:** The Fund's assets are held with RBC Investor Services Bank S.A. and are segregated from the assets of other sub-funds of the Company. The assets of the Fund cannot be used to pay the debts of other sub-funds of the Company.
- **Further information and price availability:** Further information about the Company (including the current Prospectus and most recent annual report) is available in English, and information about the Fund and other share classes (including the latest prices of shares and translated versions of this document), are available free of charge on www.fundsquare.net or by making a written request to Lemanik Asset Management S.A., 106, route d'Arlon, L-8210 Mamer, Luxembourg or by emailing info@lemanik.lu.
- **Taxation:** The Fund is subject to taxation legislation in Luxembourg, which may have an impact on your personal tax position as an investor in the Fund.
- **Liability:** Lemanik Asset Management S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- **Specific information:** You may convert shares in the Fund for shares in other Sub-Funds. Further information and provisions are in the Prospectus.
- **Remuneration policy:** A paper copy of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, and the persons responsible for awarding the remuneration and benefits, is available free of charge upon request. A detailed description of the policy is also available at www.lemanikgroup.com/management-company-service_substance_governance.cfm.