



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.

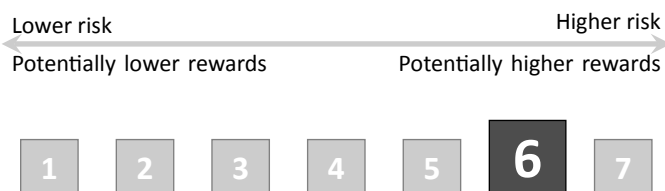
Bankinter International Fund Sicav - Europe Dividend - Class B

(ISIN: LU1496043321) Europe Dividend (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's objective is to achieve long term capital growth on a 3-5 years horizon by investing primarily in equities focused on European issuers, occasionally the Fund may also invest other OCDE or emerging market issuers.
- To achieve its objective, the Fund will invest in equity and fixed income securities, UCITS and other UCIs, whose investment strategy is mainly focused on equities, and Money Market Instruments based on the market condition at the time. The management company and/or investment management entity of those UCITS or other UCIs may be affiliated with the Bankinter Group.
- The Fund will invest a minimum of 75% of its net assets directly in equities or indirectly through UCITS and other UCIs. Indirect investments are limited to a maximum of 10% of the Net Asset Value in aggregate.
- The Fund will invest 75% of the total exposure to equity in stocks with historical high and sustainable dividends but also in stocks with high dividend growth potential.
- The Fund may hold cash on an ancillary basis.
- The Fund is entitled to open positions in Financial Derivatives 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.
- Sales 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 6, since the share price has a high volatility therefore the risk of loss as well as the expected reward can be high.

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

- Equity Risk: The risk that investments depreciate because of stock market dynamics.
- Interest Risk: Risk that interest rates rise and reduce the market value of an investment.
- 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.
- Emerging Market Risk: The risk that political or economic changes can arise from a period of instability within emerging markets. They can influence the value of investments.

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.

As the share class has not had a full year of performance, the ongoing charges figure is an estimated figure.

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	1.17%
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Charges taken from the Fund under certain specific conditions

Performance Fee	None
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Past Performance

Please note there is not a complete calendar year of performance available for this share class.

The Fund will be launched upon initial subscription.

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 Edmond de Rothschild (Europe) 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.edmond-de-rothschild.eu 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.