

## 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.

18 November 2022

## Federated Hermes Short-Term U.S. Prime Fund

(the "Fund"), a sub-fund of Federated Hermes International Funds plc (the "Company") (an umbrella fund with segregated liability between sub-funds) Investment - Dividend Series (the "Series") (ISIN: IE00B065YD98)

The Fund is managed by Hermes Fund Managers Ireland Limited, part of the Federated Hermes, Inc. group of companies

### Objectives and Investment Policy

- The Fund is actively managed and aims to achieve current income while maintaining liquidity and stability of the amount which you have invested.
- The Fund is a Short-Term Money Market Fund and a LVNAV MMF in accordance with the requirements of the MMF Regulation and the Central Bank Regulations on money market funds.
- We generally invest in highly liquid money market securities that have short remaining maturities.
- We invest primarily in high quality U.S. dollar denominated short-term debt securities such as certificates of deposit, commercial paper issued by corporate entities and banks, repurchase agreements and reverse repurchase agreements (also known as repurchase agreements in the U.S.) which meet the requirements of the MMF Regulation.
- The Fund's ability to invest up to 100% of its assets in Public Debt Money Market Instruments is pursuant to a derogation from Article 17(1)(a) of the MMF Regulation in accordance with Article 17(7).
- We select securities based on our analysis of interest rates, credit quality, and the yield curve relative to other securities which may be permitted investments for the Fund.
- You may redeem your shares on any working day the New York Stock Exchange is open for business (or such other days, such as "Special Dealing Days", as determined by the directors) by submitting your request to your Financial Intermediary by such time as agreed with the Financial Intermediary so it can forward your request to the Fund's Administrator before the close of the New York Stock Exchange (normally 4.00 p.m. (U.S. Eastern Time)). You should visit our website or contact the Administrator for further information regarding Special Dealing Days as defined in the Prospectus.
- This Series declares dividends daily and pays them monthly.

### Risk and Reward Profile



- There is a difference between the nature of a deposit and the nature of an investment in the Fund, and the principal invested in a Fund is capable of fluctuation. An investment in the Fund is not a guaranteed investment. There is a risk that Shareholders might not recover their initial investment. There is no guarantee that the Fund will be able to maintain a stable net asset value, or maintain a constant net asset value of U.S. \$1 per share. The Fund does not rely on external support to guarantee its liquidity or to stabilise its Net Asset Value per Share. The Fund will carry out monthly portfolio analysis incorporating stress testing in accordance with the requirements of the MMF Regulation. The results of the periodic analysis will be available for inspection by the Central Bank.
  - This Fund produces typically lower rewards than other funds (such as equity funds) but presents lower risk because it invests in high-quality, short-term debt securities.
  - Historical data may not be a reliable indication for the future.
  - The risk category shown is not guaranteed and may shift over time.
  - The lowest risk category does not mean the investment is "risk free."
- The risks materially relevant to the Fund which are not adequately captured by the indicator are as follows:
- Interest Rate Risk.** The prices of debt securities that pay a fixed rate of interest rise and fall in response to changes in interest rates. Generally, when interest rates rise, the prices of debt securities fall.
  - Credit Risk.** Credit risk is the possibility that interest or an amount owed will not be paid when due, and therefore the Fund could lose money. The failure to receive interest or an amount owed can prevent the Fund from selling or buying other securities to implement its investment strategy. To compensate for greater credit risk, debt securities with higher credit risk will generally pay interest at a higher rate than securities with lower credit risk.
  - Liquidity Risk.** Liquidity risk is the risk that the Fund will experience significant net redemptions of shares at a time when it cannot find willing buyers for its portfolio securities or can only sell its portfolio securities at a material loss. An inability to sell portfolio securities may result from adverse market developments or investor perceptions regarding the portfolio securities.

## Charges for this Fund

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

One-off charges taken before or after you invest

**Entry charge** None

**Exit charge** None

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

Charges taken from the Fund over a year

**Ongoing charges** 0.67%

Charges taken from the Fund under certain specific conditions

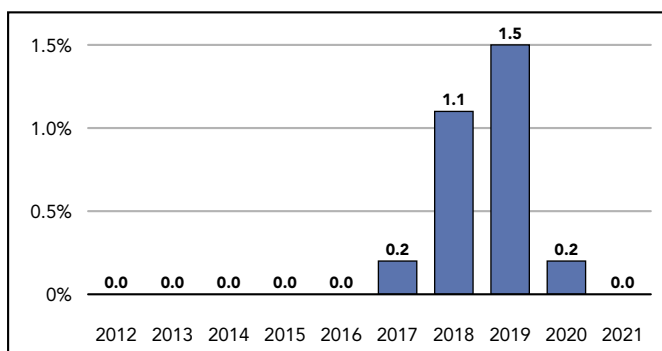
**Performance Fee** None

The **entry and exit charges** shown are the maximum figure that may be charged. In some cases you might pay less — you can find out the actual entry and exit charges from your Financial Intermediary.

The **ongoing charges** figure shown here is an estimate of the charges. The manager has agreed to voluntarily limit the total ongoing charges for the share class. This voluntary limit may be terminated or modified at any time. It excludes portfolio transaction costs. The ongoing charges figure may vary from year to year.

**For more information about charges, please see the sections "How to Purchase Shares" and "How to Redeem Shares" in the Company's prospectus.**

## Past Performance



- Past performance is not a guide to nor a guarantee of future performance.
- Returns are calculated net of tax but do not include entry and exit charges.
- The Fund was launched in 1995.
- The currency in which past performance is calculated is U.S. dollars.

## Practical Information

### Umbrella Fund

Federated Hermes International Funds plc is an umbrella fund with segregated liability between its sub-funds. This means that the assets of the Fund are maintained separately from the assets of the other sub-funds.

### Depository

The Bank of New York Mellon SA/NV, Dublin Branch

### Further Information

Further information about the Fund, series of shares or sub-funds (including the prospectus and the most recent annual or semi-annual reports of the Company) is available at BNY Mellon Fund Services (Ireland) Designated Activity Company, One Dockland Central, Guild Street, IFSC, Dublin 1, D01 E4X0 Ireland, in English, German, French and Spanish, as applicable, and at [fiml.federatedinvestors.com](http://fiml.federatedinvestors.com) free of charge. The representative and paying agent of the Fund in Switzerland is Société Générale, Paris, Zürich Branch, Talacker 50, P.O. Box 5070, CH-8021 Zürich. The prospectus, the key investor information, the statutes, and the annual and semi-annual reports are available free of charge at the office of the representative in Switzerland. Further information on the current remuneration policy of the Company is available at [fiml.federatedinvestors.com](http://fiml.federatedinvestors.com). A paper copy of this information is also available free of charge upon request.

### Prices of Shares

The latest sale and redemption prices are available at the office of the Administrator and at [fiml.federatedinvestors.com](http://fiml.federatedinvestors.com).

### Tax

Irish tax legislation may have an impact on your personal tax position. For further details, please contact your tax adviser.

### Responsibility of Manager

Hermes Fund Managers Ireland Limited 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 Company.

### Information Relating to Conversion

You can exchange shares in the Fund for shares in other sub-funds of Federated Hermes International Funds plc. An entry charge may apply for an exchange into another sub-fund. See the Prospectus for details.

### Share Classes

Federated Hermes Short-Term U.S. Prime Fund offers four series of shares: Institutional Service Series; Institutional Series; Investment-Dividend Series; and Institutional Services-Dividend Series. This key investor information relates to Investment-Dividend Series.

The Fund is a UCITS authorised in Ireland and regulated by the Central Bank of Ireland. Hermes Fund Managers Ireland Limited is authorised in Ireland and regulated by the Central Bank of Ireland. The key investor information is accurate as at 18 November 2022.