

BNY Mellon European Credit Fund

Euro C (Acc.)

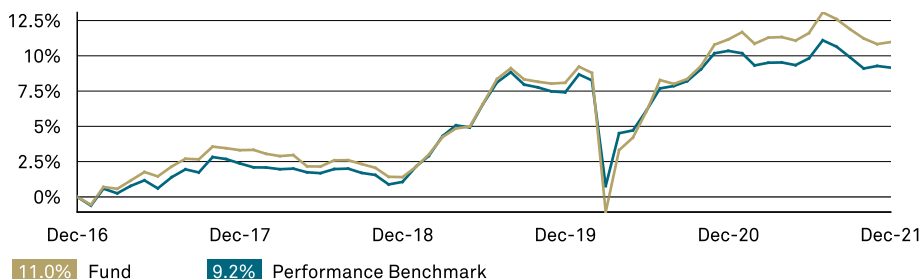
INVESTMENT OBJECTIVE

To generate a total return comprised of income and capital growth by investing primarily in a broad range of Euro-denominated debt and debt-related investments and in financial derivative instruments relating to such investments.

PERFORMANCE DISCLOSURE

Past performance is not a guide to future performance. The value of investments can fall. Investors may not get back the amount invested. Income from investments may vary and is not guaranteed.

5 YEAR CUMULATIVE PERFORMANCE (%)

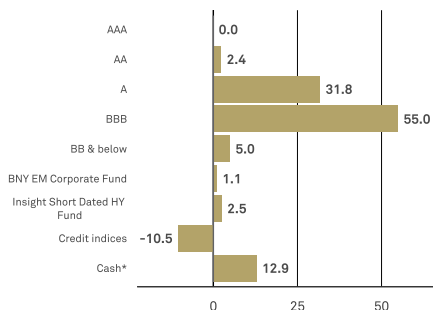


RETURN BY YEAR (%)

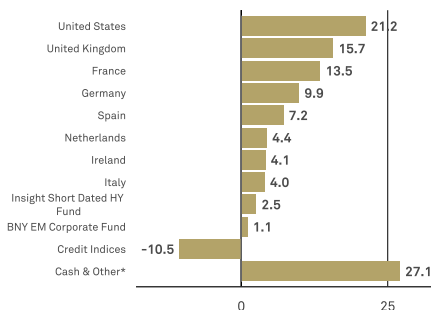
From	Dec 2016	Dec 2017	Dec 2018	Dec 2019	Dec 2020
To	Dec 2017	Dec 2018	Dec 2019	Dec 2020	Dec 2021
Fund Return	3.31	-1.85	6.60	2.84	-0.16
	2017	2018	2019	2020	2021
Fund	3.31	-1.85	6.60	2.84	-0.16
Performance Benchmark	2.37	-1.29	6.29	2.73	-1.08

Source: Lipper as at 31 December 2021. Fund performance Euro C (Acc.) calculated as total return, based on net asset value, including charges, but excluding initial charge, income reinvested gross of tax, expressed in share class currency. The impact of the initial charge, which may be up to 5%, can be material on the performance of your investment. Performance figures including the initial charge are available upon request.

CREDIT QUALITY (%)



COUNTRY BREAKDOWN (%)



TOP 10 ISSUERS (%)

Issuer	Fund
Credit Suisse	1.91
Banco de Valencia	1.75
Goldman Sachs	1.74
BP	1.54
Total Se	1.49
At&t Inc	1.48
General Motors	1.45
BPCE	1.45
Blackstone Property Partners Europe Holdings Sarl	1.40
Morgan Stanley	1.40

Breakdown includes Futures

*includes unsettled trades, Forward FX & derivatives off-set

Source: BNY Mellon Investment Management EMEA Limited

INVESTMENT MANAGER



Insight are leaders in absolute return investing, multi-asset, specialist equity solutions, fixed income and liability driven investment.

PERFORMANCE BENCHMARK

The Fund will measure its performance against the Markit iBoxx Euro Corporates TR Index (the "Benchmark"). The Fund is actively managed, which means the Investment Manager has discretion to invest outside the Benchmark subject to the investment objective and policies disclosed in the Prospectus. However, as the Benchmark covers a significant proportion of the investable universe, the majority of the Sub-Fund's holdings will be constituents of the Benchmark and the weightings in the portfolio may be similar to those of the Benchmark. The investment strategy will restrict the extent to which the portfolio holdings may deviate from the Benchmark and consequently the extent to which the Sub-Fund can outperform the Benchmark.

GENERAL INFORMATION

Fund size (millions) € 40.74
 Performance Benchmark Markit iBoxx Euro Corporates TR
 Lipper sector Lipper Global - Bond EUR Corporates
 Fund type ICVC
 Fund domicile Ireland
 Fund manager Lucy Speake / Bonnie Abdul-Aziz
 Base currency EUR

EURO C (ACC.) SHARE CLASS DETAILS

Inception date 12 Feb 2013
 Min. initial investment € 5,000,000
 Annual mgmt charge 0.50%
 Ongoing costs 0.64%
 Max. initial charge† 5.00%
 ISIN IE00B5SGRP88

KEY DATES

Fund launch 12 Feb 2013
 Close of financial year 31 Dec

FUND RATINGS



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† In most cases the initial charge is not applicable in Spain, however in specific situations an initial charge may be included at the discretion of the Investment Manager (BNY MGM)

KEY RISKS ASSOCIATED WITH THIS FUND

- There is no guarantee that the Fund will achieve its objectives.
- The Fund primarily invests in a single market which may have a significant impact on the value of the Fund.
- Derivatives are highly sensitive to changes in the value of the asset from which their value is derived. A small movement in the value of the underlying asset can cause a large movement in the value of the derivative. This can increase the sizes of losses and gains, causing the value of your investment to fluctuate. When using derivatives, the Fund can lose significantly more than the amount it has invested in derivatives.
- Investments in bonds/money market securities are affected by interest rates and inflation trends which may negatively affect the value of the Fund.
- Bonds with a low credit rating or unrated bonds have a greater risk of default. These investments may negatively affect the value of the Fund.
- The issuer of a security held by the Fund may not pay income or repay capital to the Fund when due.
- Emerging Markets have additional risks due to less-developed market practices.
- The insolvency of any institutions providing services such as custody of assets or acting as a counterparty to derivatives or other contractual arrangements, may expose the Fund to financial loss.
- Certain share classes are denominated in a different currency from the base currency of the Fund. Changes in the exchange rate between the share class currency and the base currency may affect the value of your investment.
- Certain share classes use techniques to try to reduce the effects of changes in the exchange rate between the share class currency and the base currency of the Fund. These techniques may not eliminate all the currency risk.
- A complete description of risk factors is set out in the Prospectus in the section entitled "Risk Factors".

Before subscribing, investors should read the most recent Prospectus and KIID for each fund in which they want to invest. Go to www.bnymellonim.com

The Prospectus and KIID are available in English and in an official language of the jurisdictions in which the Fund is registered for public sale.

If you are unsure which type of investment is right for you, please contact a financial adviser.

This is a financial promotion and is not investment advice. Investment Managers are appointed by BNY Mellon Investment Management EMEA Limited (BNYMIM EMEA), BNY Mellon Fund Managers Limited (BNYMFM), BNY Mellon Fund Management (Luxembourg) S.A. (BNY MFML) or affiliated fund operating companies to undertake portfolio management activities in relation to contracts for products and services entered into by clients with BNYMIM EMEA, BNY MFML or the BNY Mellon funds. Portfolio holdings are subject to change, for information only and are not investment recommendations. Calls may be recorded. For more information visit our Privacy Policy www.bnymellonim.com. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and its subsidiaries. The Fund is a sub-fund of BNY Mellon Global Funds, plc, an open-ended investment company with variable capital (ICVC), with segregated liability between sub-funds. Incorporated with limited liability under the laws of Ireland and authorised by the Central Bank of Ireland as a UCITS Fund. The Management Company is BNY Mellon Fund Management (Luxembourg) S.A. (BNY MFML), regulated by the Commission de Surveillance du Secteur Financier (CSSF). Registered address: 2-4 Rue Eugène Ruppert L-2453 Luxembourg. Information on investor rights including the complaints handling policy and investor redress mechanisms is available at www.bnymellonim.com. The Manager may terminate the arrangements made for the marketing of one or more sub-funds of BNYMGF in one or more EU Member States and shareholders will receive prior notification in this event. **In Spain**, BNY Mellon Global Funds is registered with the CNMV, Registration No. 267. Issued in Spain by BNY Mellon Fund Management (Luxembourg) S.A. (BNY MFML), a public limited company (société anonyme) incorporated and existing under Luxembourg law under registration number B28166 and having its registered address at 2-4 Rue Eugène Ruppert L-2453 Luxembourg. BNY MFML is regulated by the Commission de Surveillance du Secteur Financier (CSSF).
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