

Key Information Document ("KID")

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by regulation to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product: OAS ZONTIK - Fixed Income Class A (USD) Dis

Structure: Public limited company

ISIN: LU1102784979

Manager: MC Square S.A.

Website: www.mcsquare.lu

Contact Number: +352 26 92 70 34 77

KID production date: 30/01/2023

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

OAS ZONTIK - Fixed Income Class A (USD) Dis is a Public limited company (société anonyme) organized under the laws of the Grand Duchy of Luxembourg and having the status of an undertaking for collective investment in transferable securities under UCITS Law (17 December 2010).

Objectives

The main objective of the Sub-Fund is to achieve steady capital appreciation mainly through direct and indirect investments into fixed income securities of emerging markets sovereign and corporate issuers with a strong focus on capital preservation, whilst giving due consideration to the liquidity of the Sub-Fund's assets. The Sub-Fund's investment strategy is a combination of top-down allocation among asset classes, geographies and currencies and bottom-up individual instruments picking with a focus on diversification of the Sub-Fund's portfolio, issuer quality and maturity structures in line with interest rate expectations. Under normal circumstances the Sub-Fund will invest at least 80% of its assets into fixed income securities and up to 20% of its assets into cash and cash equivalent instruments. In times of high market volatility or other events as from time to time may be decided by the Management Company, proportion of the Sub-Fund's assets in cash may reach 100% of its assets. The Sub-Fund may invest up to 70% of its assets in non-investment grade securities with no more than 20% of the Sub-Fund's assets in fixed income securities rated less than B- by Standard & Poor's or Fitch Ratings or the equivalent by another credit rating agency and up to 20% of its assets in un-rated fixed income securities. The Sub-Fund may invest directly or indirectly in bonds, notes and other fixed-income and floating-rate secured or unsecured transferable securities and up to 20% of its assets in contingent convertible securities. The Sub-Fund may also invest in shares or units of UCITS and/or other UCIs. From time to time as decided by the Management Company, the Sub-Fund may invest up to 10% of its assets into equities without geographical restrictions. The Sub-Fund will invest at least 25% of its assets in securities denominated in USD. The Sub-Fund may invest up to a maximum of 75% of its assets in securities denominated in other currencies than USD.

Intended investor

The Sub-Fund is intended for investors who are able to make an investment decision based on this document and the Offering Memorandum, and who have a risk appetite consistent with the risk indicator below. The Sub-Fund may be appropriate for those Investors who seek capital appreciation over the long-term, do not seek regular income and accept the risks associated with this type of investment. The Sub-Fund has been established for an unlimited period of time and is open-ended. However, it may be dissolved by the Board of Directors of the Fund if they deem it useful to protect your interest. Please refer to the Offering Document of the Fund for further details on closure of sub-funds.

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

Risk Indicator



The Recommended Holding Period of the product is 5 years.

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 movements in the markets or because the Fund is not able to pay you. We have classified this Fund as 3 out of 7, which is a medium low-risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions will likely impact the Fund's capacity to pay you. **Be aware of currency risk. You will receive payments in a different currency than the official currency of the Member State where the Fund is marketed to you, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** You may lose up to the totality of the amount you have invested in the Fund. This product does not include any protection

from future market performance so you could lose some or all of your investment. If the Fund is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Performance Scenarios				
Investment of 10,000 USD (\$)		1 year	3 years	5 years
Stress scenario	What you might get back after costs	5,682.96	6,511.6	5,722.4
	Average return each year	-43.17%	-13.32%	-10.56%
Unfavourable scenario	What you might get back after costs	8,475.31	7,215.8	6,332.3
	Average return each year	-15.25%	-10.31%	-8.73%
Moderate scenario	What you might get back after costs	9,775.69	9,159.2	7,841.7
	Average return each year	-2.24%	-2.89%	-4.75%
Favourable scenario	What you might get back after costs	10,915.53	11,240.9	11,247.9
	Average return each year	9.16%	3.98%	2.38%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest USD (\$)10,000. **The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past, and may not anticipate any future performance. What you get back will vary depending on how the markets perform and how long you keep the investment. The stress scenario shows what you might get back in extreme market circumstances and does not take into account the situation where we are not able to pay you.** The figures shown include all the costs of the product itself, but 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 may get back.

What happens if the OAS ZONTIK - Fixed Income Class A (USD) Dis is unable to pay out?

You may face a financial loss if the Fund is unable to return your investment due to poor performance. The Manager as the manufacturer of this product has no obligation itself to pay out since the product design does not contemplate any such payment being made. Any loss you do suffer as a result of actions of the Manager or the Fund is not covered by an investor compensation or a guarantee scheme.

What are the costs?

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 (where applicable). 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 minus the total costs (0 USD (\$)), which has an annual cost impact of 0.00%.

Cost over time

Investment 10,000\$ Scenarios	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
Total costs	0	0	0
Annual cost impact*	0%	0%	0%

Composition of costs

The table below shows:

- the annual impact of different types of costs on the investment return you may receive at the end of the recommended holding period
- the meaning of the different cost categories.

Impact on return per year for the Recommended Holding Period			
One-off costs annualised over 5 years	Entry costs	0.00%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less.
	Exit costs	2.00%	The impact of the costs of exiting your investment when it matures.
Transactional costs	Portfolio transaction costs	0%	The impact of the costs of the Fund buying and selling underlying investments for the product.
	Other ongoing costs	0%	The impact of other costs which may be incurred, including the management fees paid to the Manager.
Incidental costs	Performance fees	0%	The impact of performance fees. The Fund does not charge Performance fees.
	Carried Interest	0%	The impact of performance fees. The Fund does not charge Performance fees.

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

Shares of any Fund shall be redeemed at the redemption price on each Dealing Day.

Redemptions of the applicable Fund shall be effected at the Valuation Point on the relevant Dealing Day. The price is based on the net asset value per Share of each class determined at the Valuation Point. Redemption requests received after the Dealing Deadline shall be treated as having been received by the following Dealing Deadline unless otherwise determined by the Company.

How can I complain?

Please write to the management company at its registered office (marked for the attention of the Compliance Officer): 23, Val Fleuri, L-1526 Luxembourg, Grand Duchy of Luxembourg or send an email to legal@mcsquare.lu.

Other relevant information

Further information on the Fund or other Share classes or Funds of the Company, including the Prospectus, latest annual report and any subsequent semi-annual reports can be obtained www.mcsquare.lu.