

# 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:** Creand Global Investment SICAV-SIF - Cr dit Andorr  Select Private Equity Fund Class (USD) Cap

**Structure:** Partnership limited by shares

**ISIN:** LU1217286480

**Manufacturer:** MC Square S.A.

**Website:** [www.mcsquare.lu](http://www.mcsquare.lu)

**Contact Number:** +352 26 92 70 34 82

**KID production date:** 31/07/2023

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

## What is this product?

### Type

Creand Global Investment SICAV-SIF - Cr dit Andorr  Select Private Equity Fund Class (USD) Cap is a Public Limited Company (*soci t  anonyme*) organized under the laws of the Grand Duchy of Luxembourg and having the status of a specialized investment fund under Part II of the SIF Law (13 February 2007).

### Term

The Fund has no maturity date. Notwithstanding this provision, the Fund may be dissolved at any time by a resolution taken by the general meeting of shareholders.

### Objectives

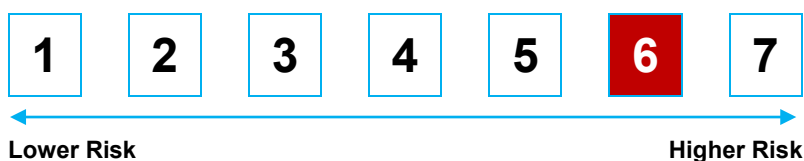
The Sub-Fund's objective is long-term capital appreciation through investing in private equity funds. Private Equity Funds hold private investments in operating companies' equity securities. Different strategies, including venture capital, mezzanine, buyout, international, and special situations, will be pursued. Diversification will consider strategy, geography, industry, investment size, and vintage year. Borrowing, issuing debt, and security are possible. Derivatives may be used for hedging. The Sub-Fund may concentrate assets in collective schemes with similar diversification rules. Investments will be managed based on opportunities and objectives. Cash management may involve liquidity funds. Sustainability risks are considered but not formally integrated into investment decisions. Environmental, social, and governance (ESG) factors are for informational purposes only. The Sub-Fund's investments do not align with EU criteria for environmentally sustainable activities.

### Intended investor

The Sub-Fund is limited to Eligible Investors: Well-Informed Investors and non-Prohibited Investors. Prospective investors must provide required information, documents, and affidavits to demonstrate eligibility. Well-Informed Investors include institutional, professional investors, or those investing at least EUR 125,000, supported by relevant assessments. Directors and managers fall under this category. The Fund may refuse Shares, rights, or redeem Shares held by Prohibited Persons as defined by the Offering Memorandum, seeking indemnification except in cases like inheritance.

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

### Risk Indicator



The Recommended Holding Period of the product is 7 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 6 out of 7, which is a high-risk class. This rates the potential losses from future performance at a medium-high 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 (\$)		7 years
<b>Stress scenario</b>	<b>What you might get back after costs</b>	6,951.4
	Average return each year	-7.01%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	6,328.5
	Average return each year	-8.74%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	13,844.5
	Average return each year	6.72%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	32,958.2
	Average return each year	26.94%

This table shows the money you could get back over the next 7 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 MC Square S.A. 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 and the Manufacturer of this product have 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 seventh year you would get back the amount that you invested minus the total costs (1230.59 (\$)), which has an annual cost impact of 0.87%.

#### Cost over time

Investment 10,000 USD (\$) Scenarios	If you exit after 7 years
<b>Total costs</b>	1230.59
Annual cost impact	0.87%

## 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 7 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	25.00%	A Redemption Charge will apply based on investment duration: Under 7 years: No redemption allowed (lock-up period); 7 to 10 years: 25% charge; Over 10 years: No charge. The Board of Directors can waive these periods and fees, considering fair treatment for all Shareholders.
Transactional costs	Portfolio transaction costs	1.45E-3%	The impact of the costs of the Fund buying and selling underlying investments for the product.
	Other ongoing costs	1.27%	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 carried interest. The Sub-Fund does not charge Performance Fees.
	Carried Interest	0%	The impact of carried interest. The Fund does not charge Carried Interest.

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

You can't withdraw your investment before the lock-up period of 7 years since your subscription. After that, you have the right to redeem your shares on each Redemption Day. The redemption price will be based on the Net Asset Value of the shares at the Valuation Day. If you redeem within 7 years, no redemption is allowed, and between 7 and 10 years, a 25% charge applies. After 10 years, no charge applies. The Board of Directors can waive these periods and charges. Payment will be made within a reasonable time.

## 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](mailto:legal@mcsquare.lu).

## Other relevant information

This Key Information Document does not contain all information relating to this product. Further information about the Sub-Fund, its prospectus and its latest annual report may be obtained free of charge, in English language, from the Manufacturer, the Investment Manager, or the appointed distributors. The information contained in this Key Information Document does not constitute a recommendation to buy or sell the Product and is no substitute for individual consultation with the investor's bank or advisors. Please see [www.mcsquare.lu](http://www.mcsquare.lu) or further details and all documentation related to this investment company.