



Scanning the markets
for your investments

onemarkets UC Guaranteed Investment X Fund

a Sub-Fund of onemarkets Fund

ABOUT ONEMARKETS FUND

We continuously scan global markets to identify innovative investment opportunities that truly matter. Through **onemarkets**, we offer a unique and growing range of investment strategies, built on UniCredit Group's expertise and the insights of leading asset managers.

Our **onemarkets** Fund portfolios are managed either by UniCredit Group companies¹ or, in selected cases, by carefully chosen and highly experienced asset management partners. Our UniCredit experts closely monitor performance to ensure consistent quality and maintain defined risk-return profiles throughout market cycles.

onemarkets UC Guaranteed Investment X Fund is a Sub-Fund of **onemarkets** Fund managed by UniCredit Invest Lux S.A. **onemarkets** Fund is the UniCredit UCITS²-Umbrella fund platform. The portfolio is managed by UniCredit Invest Lux S.A.



CAPITAL GUARANTEE

Capital protection of
100% of initial NAV, every
weekly dealing day till the maturity
date.



INVESTMENT PERIOD

- The Fund has an investment period of 1 year.
- The fund is open to investors during the subscription period from 27 May 2026 to 25 June 2026.
- Redemptions possible on weekly NAV dealing days after the subscription period.



CAPITAL APPRECIATION

- Fund aims to return a positive yield at the maturity date, net of all fees and expenses, while the NAV accretes daily with the short-term interest rate.
- To pursue its objectives, the fund will use, for the entire investment period, OTC financial derivatives and securities financing transactions.

This product is not simple and may be difficult to understand. It cannot be assured that the investment policy will achieve the investment objective. For further details on the investment policy, please refer to the prospectus and the KID. The decision to invest in the fund should take into account all the characteristics or objectives of the promoted fund as described in its prospectus.

Distribution in Greece exclusively via Alpha Bank

¹Fund portfolios are managed by entities that are part of the UniCredit Group, i.e., Schoellerbank Invest AG, UniCredit International Bank (Luxembourg) S.A., UniCredit Invest Lux S.A. and ZB Invest Ltd.

²UCTIS: Undertakings for Collective Investment in Transferable Securities



ALPHA BANK

UniCredit Invest Lux S.A.

onemarkets by UniCredit

This is a marketing communication for retail investors. Please refer to the prospectus of the UCITS, and to the KID before making any final investment decisions.

MAIN CHARACTERISTICS

- **AVAILABILITY AND LIQUIDITY:** During the subscription period, the fund is open for potential investors to invest at the end of the subscription period. After the subscription period, investors can redeem on weekly NAV dealing days.
- **CAPITAL GUARANTEE:** Pursuant the investment objective, the fund seeks capital preservation. Till the maturity date, UniCredit Bank GmbH guarantees that the value of the fund will be at least 100% of initial NAV.
- **PORTFOLIO COMPOSITION:** The portfolio is invested in selected securities and financial derivatives. The fund does not rely on the performance of these securities held in the portfolio and it uses the financial derivatives to create a stable source of performance. The fund can also invest up to 10% in capital protected certificates.
- **POSITIVE YIELD AT THE MATURITY DATE:** Pursuant to its investment objective, the fund aims to return a positive yield at the maturity date, net of all fees and expenses. To achieve this objective, the fund seeks to generate a yield in line with the market yield for overnight Euro short-term interest rate investments.
- **UNICREDIT TRADING AND STRUCTURING CAPABILITIES** are now part of the **onemarkets Fund** toolbox to improve performance, protect investors and construct an efficient portfolio.
- **NO BENCHMARK:** The fund is actively managed, and it does not use any Benchmark under benchmark regulation.

RELATED RISKS

- The Fund may invest in instruments, such as derivatives, that might not fulfill their obligations in the future, exposing the relevant sub-funds to financial losses in the process. Derivatives may be used in the fund for hedging or speculative purposes. The use of derivatives makes it possible to take on risk position in financial instruments that exceed the initial capital required to open such position (leverage effect). As a result, even relatively small change in market price has an amplifying impact (either as a gain or loss) on the managed portfolio, compared to the scenario where leverage is not used. The fund may suffer losses if third parties with whom the fund has entered into derivative transactions fail to meet their obligations.
- Derivatives contain special risks arising from the so-called leverage effect. For Total Return Swaps that do not involve physical holding of securities, synthetic replication through fully funded (or unfunded) Total Return Swaps may provide a means of obtaining exposure to strategies that are difficult to implement, and which would otherwise be very expensive and difficult to access with physical replication. However, synthetic replication involves a counterparty risk.
- The positions held by the Fund are exposed to the risk of price movements as the prices of the investments may go down as well as up in response to changes in market variables, such as general economic conditions, interest rates, foreign exchange rates, or the creditworthiness of the issuer of a financial instrument. This risk may result in losses for the fund.
- If the Sub-Fund invests in other UCITS / UCIs, it may incur in a second layer of investment fees, which will further erode any investment gains.
- If the guarantor becomes insolvent, the guarantee may become void.

PROFILE OF POTENTIAL INVESTORS

- This share class is open for retail investors.
- An investment in this Sub-Fund is suitable only for investors who are able to appraise the risks and economic value of the investment.
- The investor must be prepared to accept a low volatility of the Sub-Fund.
- The Sub-Fund is intended for investors with a short-term investment horizon.

FUND DATA

Fund Name	onemarkets UC Guaranteed Invest X Fund	
Share Classes	A	C
ISIN	LU3221813531	LU3221814349
SRI*	1 – The risk indicator assumes you keep the product for 1 year	
Minimum investment	EUR 100	EUR 100
Currency	EUR	
Subscription Date	27.05.2026 – 25.06.2026	
Fund duration	1 year	
One-off costs upon entry or exit**		
Entry costs	Up to 2.00%	Up to 2.00%
Exit costs	0.00%	0.00%
Ongoing costs taken each year**		
Management fees and other administrative or operating costs	0.53%	0.58%
Transaction costs	0.00%	0.00%
Incidental costs taken under** specific conditions		
Dist / Acc	accumulating	
SFDR Classification***	Art. 6	
Benchmark	no	

Last Update: 27.04.2026

*SRI – 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 movement in the markets or because we are not able to pay you. The lowest category does not imply there is no risk. The SRI may change over time. For further details, please refer to the KID.

**For information on costs, charges and other expenses, please refer to the prospectus and the KID available at <https://www.invest.unicredit.lu/gr/en.html>.

***SFDR – Sustainable Finance Disclosure Regulation. Information on sustainability-related aspects can be found at <https://www.invest.unicredit.lu/gr/en/fund-platform/esg.html>. The decision of an investor to invest in the Sub-Fund should take into account all the characteristics or objectives of the Funds. This financial product promotes Environmental / Social (E/S) characteristics but does not have as its objective a sustainable investment.

GLOSSARY OF TECHNICAL TERMS

- **Derivatives:** In the broadest sense, a derivative is a financial instrument whose price or value is calculated in relation to other market-traded assets or instruments. These other assets or instruments are called “underlyings” and may include indices, interest rates, government bonds, shares or commodities such as gold or oil. Derivatives are regarded as speculative instruments and might be highly volatile, that is why potential gains or losses might be very high. Due to their nature they can also be used as hedges against the risk of volatility of the underlying assets. Derivatives are widely traded in the over-the-counter market, outside of the scope of standard market regulations enacted by market supervisors, thus both parties negotiate freely and directly the type of contract and the relevant terms and conditions. The most common derivatives include futures, options, warrants and swaps.
- **Options:** Options are derivative financial instruments which, for a premium, give the holder the right to buy or sell, on a given date, an asset (called underlying) at a pre-established strike price. The option that gives the holder the right to buy the asset is referred to as call option. The call option holder expects prices to rise. On the other hand, if the investor believes that prices are falling, he can buy a put option which, (for a premium) will give him the right to sell the underlying at the strike price at the given date.
- **Total Return Swaps:** In finance, a total return swap (TRS), total rate of return swap (TRORS), or cash-settled equity swap is a financial contract that transfers both the credit risk and market risk of an underlying asset. A Total Return Swap is a contract between two parties who exchange the return from a financial asset between them. In this agreement, one party makes payments based on a set rate while the other party makes payments based on the total return of an underlying asset.
- **OTC:** Over The Counter derivatives are financial instruments that are traded directly between two parties. They are not listed on any central exchange or otherwise made publicly available.
- **Put:** A put option is a financial contract giving the owner the right but not the obligation to sell a pre-set amount of the underlying financial instrument at a pre-set price (strike price) with a pre-set maturity date.
- **Guarantee Agreement:** The Sub-Fund will also enter into a Guarantee Agreement with UniCredit Bank GmbH which protects redeeming investors against any capital losses on any Dealing Day from the Sub-Fund Start Date till the Sub-Fund Maturity Date.

IMPORTANT INFORMATION

THIS IS A MARKETING COMMUNICATION. Please refer to the prospectus of onemarkets Fund (the “Fund”) and to the Key Information Document (KID) before making any final investment decisions. This material is not intended to be relied upon as a forecast, research or investment advice, and is not a recommendation or offer to buy or sell any securities or to adopt any investment strategy, it's for advertising purposes only and does not constitute legal, accounting or tax advice. This document contains information relating to the sub-fund onemarkets UC Guaranteed Investment X Fund (the “Sub-Fund”) of the Fund, an undertaking for collective investment in transferable securities (UCITS), subject to Part I of the Luxembourg Law of 17 December 2010 relating to undertakings for collective investment, as amended, in the form of an investment company with variable capital, registered with the Luxembourg Trade and Companies Register under no. B 271.238. The Sub-Fund is offered in the jurisdictions detailed in the prospectus for distribution and marketing in accordance with the applicable regulations. For full and accurate information on the Fund and its Sub-Funds (including the investment policies, strategies, related risks, costs and fees etc.), please refer to the Fund documents mentioned hereafter. Potential investors should examine whether the risks associated with investing in the Sub-Funds are appropriate to their situation and should also ensure that they fully understand the structure of the Sub-Funds and the risk associated with the investment. In case of doubt, it is recommended to consult a financial advisor in order to determine if the investment in the Sub-Funds is appropriate. The value of the shares and the profit from an investment in the Fund could go down or up, depending on the market conditions. The Sub-Funds do not offer any guarantee of return. Furthermore, past performance is not indicative of future results. The returns presented do not hold in consideration of any fees and costs incurred in subscribing and redeeming the shares. It is not addressed to any “U.S. Person” as defined in the Securities Act of 1933 and the prospectus of the Company (the “Prospectus”). The Prospectus, the KID and further documents and forms related to the Sub-Fund are not available to investors in certain countries, in which the Fund is not registered and not offered for distribution and marketing purposes.

Before making any investment decision, please read the KID (in local language) and the Prospectus (available in English and the respective local language with the English version representing the legally binding one) and the articles of incorporation of the Fund (in English language), which are available at <https://www.invest.unicredit.lu/gr/en.html> and can be obtained as hard copy free of charge by request of the investor, together with the latest annual reports and half annual reports at the registered offices of the Management Company (as defined below) and at the distributors' premises. A summary of the information on investor rights as well as the instruments of collective redress can be found in English at: <https://www.invest.unicredit.lu/gr/en/fund-platform/about-us.html>. This marketing communication is published by UniCredit Invest Lux S.A., the Fund's management company. UniCredit Invest Lux S.A. (the “Management Company”) was incorporated in the Grand Duchy of Luxembourg as a public limited company (“société anonyme”) for an indefinite period and is registered with the Luxembourg commercial and company register, Registre de Commerce et des Sociétés, under the number: B 112.174. The Management Company has its registered office at 1 Avenue de l'Aéroport, 1110 Senningerberg, Grand Duchy of Luxembourg., and it is part of UniCredit Group. The Management Company may decide to terminate the arrangements made for the marketing of its collective investment undertakings in accordance with Article 93a of Directive 2009/65/EC.

FURTHER QUESTIONS?

Our team of experts will be happy to assist you:

 Please contact your local Relationship Manager or Service Branch

You can also obtain further information at:

 onemarkets.gr/onemarkets-fund