

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law 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

onemarkets UC Guaranteed Investment II Fund a Sub-Fund of onemarkets Fund SICAV share class: C

The Management Company is Structured Invest S.A. – Member of UniCredit Group
ISIN: LU3059550783
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onemarkets Fund SICAV is a UCITS authorized in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF) in relation to this Key Information Document (KID). This PRIIP is authorised in Luxembourg.
Structured Invest S.A. is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF).

This document is dated 17/07/2025

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

What is this product?

Type

This is a Sub-Fund (the "Sub-Fund") of onemarkets Fund. onemarkets Fund is an investment company with variable share capital (SICAV) with multiple Sub-Funds and governed by the Luxembourg Law of December 17, 2010 on Undertakings for Collective Investment.

Term

The Sub-Fund is established for an limited duration. The Management Company can proceed unilaterally to a redemption of a share class of an investor or switch the holding to another share class if the investor no longer meets the qualifying criteria to maintain the share class he holds. The Board of Directors may decide under certain circumstances to compulsorily redeem all shares of the relevant Sub-Fund or share class at the Net Asset Value per share for the valuation date in respect of which such decision shall be effective, and to terminate and liquidate such Sub-Fund or share class.

Objectives

Investment Objective: The Sub-Fund's investment objective is to seek capital preservation of 100% of initial NAV at each NAV Dealing Day between the Sub-Fund Start Date and the Sub-Fund Maturity Date and to return a positive yield at the Sub-Fund Maturity Date, net of all fees and expenses. Subscriptions will be closed at the end of the subscription period. The subscription period as well as the Start Date and Maturity Date will be determined and communicated by the Management Company in due course.

Investment Strategy: For achieving its investment objective, the Sub-Fund will: Enter into a Guarantee Agreement and an OTC put option hedge transaction to ensure capital protection for end investors at each Dealing Day. Enter into total return swap and/or repo transactions, under which the Swap counterparty(ies) will provide exposure to Euro short-term interest rates and/or repo rates to the Sub-Fund, and by direct investments into other instruments such as, but not limited to, certificates and UCITS funds with the purpose of providing capital appreciation at the Sub-Fund Maturity Date. The Sub-Fund will also invest most of its assets in a Funding Portfolio, details of which are set out in the investment policy below. At or around the maturity date, the Board of Directors may decide to either liquidate the Sub-Fund, or merge the Sub-Fund into another existing or new sub-fund with a similar profile promoted and/or managed by companies of the group to which the Management Company belongs or of another UCITS. For more information, please refer to the prospectus.

Investment Policy: The Sub-Fund's assets are primarily invested (at least 51%) in a portfolio consisting of listed equities, investment funds, government, supranational

or corporate bonds, money market instruments and deposits (the "Funding Portfolio"). The Sub-Fund does not primarily rely on the income from the positions held in the Funding Portfolio but uses derivatives to achieve its investment objective as described above. The Sub-Fund's derivatives-based investment policy is characterized by the conclusion of one or more total return swaps allowing the Sub-Fund to trade economically the performance of the Funding Portfolio against the performance of Euro short-term interest rates. Therefore, the economic effect of these total return swap transactions is that the performance of the Sub-Fund is decoupled from the performance of the Funding Portfolio and linked to the performance of the Euro short-term interest rates. Based on the investment policy, the term of the investment strategy is approximately one year from the start date. For more information, please refer to the prospectus.

Derivatives: The Sub-Fund may use financial derivative instruments.

Securities Financing Transactions: The Sub-Fund may enter into transactions under SFTR.

Techniques and Instruments: Derivatives and other techniques and instruments may be used for efficient portfolio management and hedging purposes.

Benchmark and use: The Sub-Fund does not use any index under the Benchmark Regulation.

SFDR classification: The Sub-Fund qualifies as a financial product under Art. 6 of SFDR.

Distribution policy: This is an accumulating share class.

Subscription and Redemption: Shares are issued on the first Business Day after the subscription period. Shareholders are entitled to request the redemption of their Shares at any time, but redemptions can be executed on each Wednesday which is also a Business Day, otherwise on the following Business Day.

Currency: The reference currency of the Sub-Fund is the EUR.

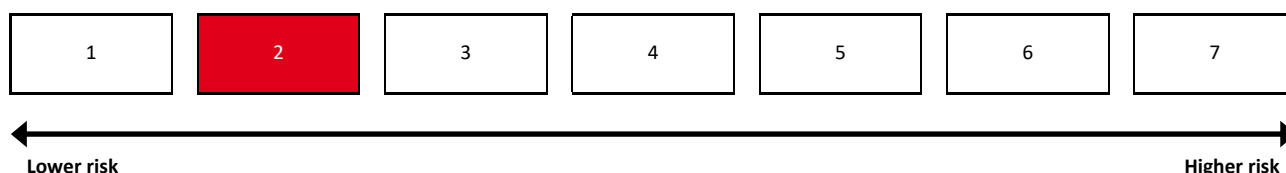
Practical information: The Sub-Fund depositary is CACEIS Bank, Luxembourg Branch. Further information: This Key Information Document is prepared for a share class. Assets and liabilities of each Sub-Fund of onemarkets Fund SICAV are segregated, meaning that your investment in this Sub-Fund is only impacted by profits and losses in this Sub-Fund. The annual report, semi-annual report, prospectus, latest share price, and other practical information are available in English, free of charge, at www.structuredinvest.lu

Intended Retail Investor

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.

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

Risk Indicator





The risk indicator assumes you keep the product for 1 years. The actual risk can vary significantly if you cash in at an early stage and you might get back less.

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 we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

You are entitled to receive back at least 100% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain.

The Sub-Fund will 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. Possible Subscription fees that are born by you are not covered by this guarantee mechanism.

For more information on risks the PRIIP is exposed to, please refer to "Appendix 5: Sub-Funds Specific Risk Factors" of the prospectus.

Performance Scenarios

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 get back. The tax legislation of the retail investor's home Member State may have an impact on the actual payout.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period: 1 year		
Example Investment: EUR 10 000		If you exit after 1 year
Scenarios		
Minimum	EUR 9800	
Stress	What you might get back after costs	EUR 9 800
	Average return each year	-2.00%
Unfavourable	What you might get back after costs	EUR 10 050
	Average return each year	0.50%
Moderate	What you might get back after costs	EUR 10 070
	Average return each year	0.70%
Favourable	What you might get back after costs	EUR 10 090
	Average return each year	0.90%

The stress scenario shows what you might get back in extreme market circumstances.

What happens if Structured Invest S.A. is unable to pay out?

The assets of the Sub-Fund are held in safekeeping by its depositary, CACEIS Bank, Luxembourg Branch (the "Depositary"). In the event of the insolvency of the management company, the Sub-Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Sub-Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Sub-Fund. The Depositary will also be liable to the Sub-Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfill its obligations (subject to certain limitations). The Sub-Fund would not be liable if the Management Company or any delegated service provider were to fail or default.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Costs over time

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. 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 (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.

- EUR 10 000 is invested.

	If you exit after 1 year
Total costs	EUR 258
Annual cost impact (*)	2.6%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.3 % before costs and 0.7 % after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 2.00% of the amount you pay in when entering this investment.	Up to EUR 200
Exit costs	We do not charge an exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.58% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 58
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	EUR 0
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

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

Recommended holding period: 1 year

The recommended holding period is based on our assessment of the risk and reward characteristics and costs of the product. Possible share class specific redemption fees have to be taken into account for disinvestments. You can redeem your investment at any time as set out in the prospectus. You may receive less than expected if you cash in earlier than the RHP since the Fund will be less likely to achieve its objectives. The RHP must not be taken as a guarantee or an indication of future performance, return or risk levels.

How can I complain?

If you are not entirely satisfied with any aspect of the Sub-Fund, the Management Company or the person who has given you advice on or sold the fund to you and you wish to complain, details of our complaints handling process are available on our website www.structuredinvest.lu. Additionally, you can also submit complaints to us: By mail: Structured Invest S.A., 8-10, rue Jean Monnet, L-2180 Luxembourg. By telephone: +352 248 248 88 Mon - Fri from 9:00 a.m. to 4:00 p.m. Luxembourg time. Or via email: complaintssi.uib.lu@unicredit.eu

In the event of a complaint, please describe the underlying facts in as much detail as possible and send us all the necessary documents. We will respond in writing only within no later than one month from the date of sending of the complaint.

Other relevant information

You can obtain the sales prospectus, the latest Key Information Document (PRIIP-KID), 10 years of past performance of the Share Class, previous performance scenarios of the Share Class as well as the current annual and semi-annual reports free of charge from the Management Company, Structured Invest S.A., or from our homepage www.structuredinvest.lu. Further practical information as well as the current share prices will be published regularly on our homepage. Information on the current remuneration system of the Management Company is published on the homepage www.structuredinvest.lu under the heading "about us". This includes a description of how remuneration and benefits are determined and awarded, and the associated governance arrangements. On request, the Management Company will provide you with the information free of charge in paper form.