



## Summary of the rights of investors and potential investors

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Please find below a summary of your main rights as an investor or potential investor in the Collective Investment Undertakings in transferable securities (“Funds”) in accordance with Directive 2009/65/EC, as referred to in *Regulation (EU) 2019/1156* of the European Parliament and of the Council of 20 June 2019 on facilitating cross-border distribution of collective investment undertakings and amending *Regulations (EU) No 345/2013, (EU) No 346/2013 and (EU) No 1286/2014*.

This summary is not intended to be an exhaustive list of the rights of investors and potential investors and should not be regarded as such. For a complete overview of your rights, please see the prospectus of the fund in question.

### **1. Right to participate in the fund’s investments**



As an investor in a fund, you have the right to participate that is proportionate to the profits or losses of the particular sub-fund to which your shares are linked. You will, however, have to take into consideration any specific terms and conditions that may apply to the different shares.

Further information is available in the prospectus of the fund in question regarding the investment policy of each sub-fund and the terms and conditions associated with the shares.

## **2. Right of redemption**

Investors have the right to request the redemption of their shares, in accordance with the conditions set out in the fund's prospectus. Any redemption must be made at the net asset value, subject to the conditions of the redemption procedure set out in the Fund's legal documentation.

## **3. Right to proceeds**

Investors have the right to a proportionate share of the income from the sub-fund in which they have invested. Depending on the type of shares in the fund (distribution or capitalisation) held by the investor, this income may be reinvested (capitalisation units), or the fund may decide to pay out the income received in full or in part on the dates indicated in the prospectus. Further information is available in the prospectus of the fund in question.

## **4. Right to information**

Investors have the right to receive certain information about the fund in which they have invested. This information is set out in the KID<sup>1</sup> (Key Information Document) and the fund's prospectus.

The KID and the prospectus of each fund are available at all times on the fund's pages offered by MeDirect.

## **5. Right to participate in voting at general meetings**

Investors have the right to receive a notice of meetings, to participate and vote in person or by proxy at general meetings or any other meeting organised by a fund in which the investor holds shares. Please note that this right does not apply to shareholders who have chosen to invest in shares to which no voting rights are attached.

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<sup>1</sup> The KID explains the different aspects of the fund in simple, easy to understand language. The promoters of the funds are required to give you this document before you invest. The KID must contain the following information:

- Practical information about the fund: its manager, its exact denomination, where more detailed information can be found.
- The investment objectives and strategy
- The risks inherent in the product and the return profile
- The costs
- Past returns



## **6. Right to protection of personal data**

In accordance with European Regulation 2016/679 of 27 April 2016, investors and potential investors have various rights, notably the right to access and rectify their data, the right to be forgotten and, in certain circumstances, the right to restrict or object to the use of their data. Complete information on the way MeDirect processes its clients' data is available in [our privacy statement](#).

## **7. Right to make a complaint**

Every client has the right to file a complaint of any kind with the Bank regarding the products and services it provides. The complaint must be filed in the first instance with MeDirect's customer service (by email, phone or other means of communication). If the client is not satisfied with the handling of the complaint and/or the response provided, they have the right to bring it to the attention of the financial ombudsperson. Clients may also have their complaint adjudicated by means of the online dispute resolution platform developed by the European Commission in Regulation (EU) 524/2013 on online dispute resolution for [consumer disputes](#). For more information on the handling of complaints, please see our [General Terms and Conditions](#).