

Summary of Investor Rights

This document provides a summary of your key investor rights in relation to fund(s) distributed by **Quoniam Asset Management GmbH** (“Quoniam”) in accordance with Article 4 of Regulation (EU) 2019/1156 on facilitating cross-border distribution of collective investment undertakings (“CBDF”). It is not an exhaustive list of all rights that investors may have in relation to funds distributed by Quoniam.

Quoniam is authorised as an investment manager and supervised by the German Federal Financial Supervisory Authority (BaFin).

1. Right to Information

Investors in funds distributed by Quoniam are entitled to receive clear and up-to-date information about the fund’s investment objectives, strategy, and risks. The fund’s constitutive documentation, such as the prospectus, key information document (KID), annual and semi-annual reports, are made available in the official languages accepted by the relevant competent authority of the host EU Member State. These documents are accessible free of charge on Quoniam’s website or through authorised sub-distributors.

2. Right to Redemption

Investors have the right to redeem or sell their fund units or shares in accordance with the terms set out in the relevant fund prospectus and applicable local laws.

3. Right to Make an Individual Complaint

a. Liaising with Quoniam Asset Management GmbH

Investors may submit complaints free of charge and in their preferred language, in relation to their investment or Quoniam’s activities. Complaints can be addressed to:

Governance

Quoniam Asset Management GmbH

Westhafenplatz 1, 60327 Frankfurt am Main, Germany

E-mail: governance@quoniam.com

Quoniam will handle complaints promptly and effectively in accordance with applicable regulatory requirements.

b. Out-of-court complaint resolution with the Federal Financial Supervisory Authority (BaFin)

If an investor is not satisfied with Quoniam’s handling of a complaint, they may escalate the matter to BaFin, but only insofar as it pertains to the activities of a German entity supervised by BaFin (i.e., Quoniam as a BaFin-supervised investment manager). BaFin’s out-of-court complaint mechanism is also free of charge to investors.

c. Out-of-court complaint resolution related to a financial service provider in your country

If your complaint relates to a financial service provider in your country of residence (e.g., a bank, insurance company, investment firm, intermediary), you should first address your complaint to that provider.

If you remain unsatisfied, you may escalate your complaint to the appropriate Ombudsman or alternative dispute resolution (ADR) scheme for the specific type of intermediary in your country of residence. The list below is not exhaustive, we recommend ensuring that the financial service provider is within the Ombudsman's scope.

| | | | | | |
|----------------|--|--|--|--|---|
| Germany | Ombudsstelle für Sachwerte und Investmentvermögen e.V. (Real Asset Investment Arbitration Board) | Alternative investment fund managers (AIFM), providers of closed-end funds, trust companies, alternative investment funds, closed-end funds | info@ombudsstelle.com | www.ombudsstelle.com | German, English |
| | Ombudsman der deutschen genossenschaftlichen Bankengruppe - BVR (Ombudsman of German Cooperative Banks) | Most banks, some mortgage banks: payments, deposits, credit & loans, mortgages, investments, some securities. | kundenbeschwerdestelle@bvr.de | www.bvr.de | German, English |
| | Deutscher Sparkassen- und Giroverband - DSGV (German Savings Banks Association) | Only German savings banks: payments, deposits, credit & loans, mortgages, investments, pensions, securities offered by German savings banks. | schlichtung@dsgv.de | www.dsgv.de | German, English |
| | Ombudsman der öffentlichen Banken Deutschlands - VÖB (Ombudsman of German Public Sector Banks) | Some banks: payments, deposits, credit & loans, mortgages, investments, some securities. | ombudsmann@voeb-kbs.de | www.voeb.de/de/ueber-uns/ombudsmann | German, English, French |
| | Ombudsman der privaten Banken (Ombudsman Scheme of the Private Commercial Banks) | Most banks, most mortgage banks: payments, deposits, credit & loans, investments, pensions, securities | ombudsmann@bdb.de | www.bankenombudsman.de/ombudsmann | German, any other language agreed on by the customer and bank |
| | Ombudsman Private Kranken- und Pflegeversicherung (Ombudsman Private Health and Long-term Care Insurance) | Private health insurance, private long-term care insurance, some non-life insurance. | Complaints can be sent via internet by filling in a specific form | www.pkv-ombudsmann.de | German |
| | Ombudsstelle für Investmentfonds (Ombudsman Scheme for Investment Funds) | Some investment providers, some banks and some depositaries | info@ombudsstelle-investmentfonds.de | www.ombudsstelle-investmentfonds.de | German, English |
| | Schlichtungsstelle bei der Deutschen Bundesbank | Mortgage intermediaries, investment providers, | schlichtung@bundesbank.de | www.bundesbank.de | German |

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|----------------|--|--|--|--|--------------------------|
| | (Arbitration Board at the Deutsche Bundesbank) | investment intermediaries, securities intermediaries, some banks, some mortgage banks, some credit unions | | | |
| | Schlichtungsstelle bei der Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin (Arbitration Board at BaFin) | All institutions under supervision of BaFin | schlichtungsstelle@bafin.de | www.bafin.de | German |
| | Versicherungsombudsmann e.V. (Insurance Ombudsman) | Insurance companies, insurance intermediaries | beschwerde@versicherungsombudsmann.de | www.versicherungsombudsmann.de | German, English, French |
| Ireland | Financial Services and Pensions Ombudsman (FSPO) | Regulated financial service providers (banks, insurers, investment firms, credit unions.) Pension providers (occupational pension schemes, PRSAs) | info@fspoi.ie | https://www.fspoi.ie | English, Irish (Gaeilge) |

d. Liaising with the FIN-NET

For cross-border complaints relating to a financial service provider (e.g., a bank, insurance company, investment firm) located in another EU/EEA country, you may either:

- Contact the relevant local Ombudsman in that country (see table above)
- or
- Submit your complaint via FIN-NET, the EU network of national organisations that resolve consumer financial disputes out-of-court under the principles of Directive 2013/11/EU on ADR.

For more details, visit the FIN-NET website: https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/about-fin-net_en

The FIN-NET cross-border complaint form is available in English and German: https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_en

The FIN-NET member will confirm whether they can handle your complaint or may refer you to another competent body. You may be asked for additional information. Most FIN-NET members provide services free of charge or at low cost and usually reach an outcome within 90 days.

4. Right to Participate in Collective Redress Mechanisms

a. For collective litigation – at EU level

Directive (EU) 2020/1828 on representative actions for the protection of the collective interests of consumers provides rules for domestic and cross-border representative actions by non-profit qualified entities (e.g., consumer organisations or independent public bodies).

Qualified entities may seek injunctive and/or redress measures. EU Member States set penalties (e.g., fines) for non-compliance with decisions issued in representative actions. Depending on the circumstances (including interim or definitive measures), qualified entities may bring representative actions seeking the measures appropriate to the infringement.

b. For collective litigation – at national level

Collective redress mechanisms implementing Directive (EU) 2020/1828 are available at national level, including in the following countries:

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|----------------|---|
| Germany | Act transposing Directive (EU) 2020/1828 on representative actions for the protection of the collective interests of consumers, repealing Directive 2009/22/EC and amending the Capital Investor Model Proceedings Act* (Verbandsklagenrichtlinie Umsetzungsgesetz – VRUG) https://www.recht.bund.de/bqbl/1/2023/272/VO.html |
| Ireland | Representative Actions for the Protection of the Collective Interests of Consumers Act 2023 https://www.irishstatutebook.ie/eli/2023/act/22/enacted/en/print.html |

Important Information

This summary addresses rights conferred on investors under the applicable legislation governing the operation and marketing of the fund(s) in which you are invested. The ability to exercise certain rights may depend on how you have invested (e.g., directly as a registered shareholder/unit-holder or via an intermediary). Where interests are held through an intermediary, some rights may need to be exercised through that intermediary in accordance with applicable law and the fund constitutive documentation.

You may also be afforded rights under other legislation or regulatory frameworks which are not addressed above.

Quoniam may decide to terminate the marketing of a fund in any host EU Member State in accordance with Article 93a of the UCITS Directive or Article 32a of the AIFMD. Investors will be informed of such termination in line with applicable regulatory requirements.