

KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not a promotional material. The disclosure of this information is required by law to help you understand the nature, risks, costs, potential returns and losses associated with this product and to compare it with other products.

Produkt

YDeal Funds SICAV a.s., Realitní podfond YDeal (YDeal Real Estate sub-fund), "A" investment shares, ISIN: CZ0008048097 (the "Fund").

Currency of the investment product:

CZK

Product creator:

YDeal Funds SICAV a.s., having its registered office at Na Poříčí 1071/17, Prague 1 – Nové Město, postal code 110 00, ID No. 141 75 738.

Fund administrator:

AMISTA investiční společnost, a.s., having its registered office at Sokolovská 700/113a, Karlín, 186 00 Prague, ID No. 274 37 558 (the "Investment Company"). The Investment Company is the manager and administrator of the Fund. The Investment Company is part of the regulated consolidation unit of Ing. Ivan Jakobovič and Ing. Jozef Tkáč pursuant to Act No. 21/1992 Sb. and Decree No. 163/2014 Sb. and is included in the consolidated financial statements of J&T FINANCE GROUP SE, ID No.: 275 92 502, prepared in accordance with IFRS rules.

Contact: Further information concerning the Fund (Rules, latest annual report, current price of investment shares, etc.) or the Investment Company can be obtained free of charge on the website www.amista.cz, by e-mail at info@amista.cz and via a toll-free telephone line on +420 226 233 110.

Supervisory authority:

The Czech National Bank is responsible for the supervision of the Investment Company and the product creator in relation to the disclosure of key information. The Investment Company has been authorized by the Czech National Bank in the Czech Republic.

This Key Information Document was issued on 5 March 2024 and last updated on 5 March 2024.

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

What is this product?

Type

The product is an investment share of a sub-fund of a qualified investor fund in the legal form of a joint stock company with variable share capital. The depositary of the Fund is CYRRUS, a.s., having its registered office at Veveří 3163/111, Brno - Žabovřesky, Postal Code 616 00, ID No. 639 07 020. The assets of each sub-fund are segregated and form a separate entity (the sub-fund is therefore not liable for the debts of the other sub-funds). The investment share cannot be exchanged for an investment share of another sub-fund. The current version of this Key Information Document, the Fund's Rules and other information, including the current price of investment shares, is available in Czech on the Investment Company's website at www.amista.cz. Upon request, the Investment Company will provide the Fund's Rules and the Fund's most recently published annual report in electronic or printed form.

Duration

The Fund is set up for an indefinite period of time. In view of this, the investment has no set maturity date. The investor has the right to request repurchase of investment shares at any time. Repurchase requests for investment shares are always settled at the time of the next valuation in accordance with the Rules. The Fund has a valuation period of three months. The Fund may be terminated for reasons provided by law. The Fund may also be terminated for non-statutory reasons based on a decision of the investment company, which may cause that the investor will be unable to hold an investment in the Fund for the recommended holding period. No guarantee or assurance is given as to the investor's ability to remain in the Fund.

Objectives

The objective of the sub-fund is to achieve a stable appreciation of assets based on the development of the relevant markets. In accordance with the definition of the basic investment objective under Section 17b of the Income Tax Act, the Fund invests more than 90 % of the value of its assets in equity interests, especially in companies or other legal forms, mainly through shares, stakes or other forms of participation. As part of its investment strategy, the sub-fund primarily focuses on investing in real estate companies.

The sub-fund focuses its investments on OECD countries (mainly the Czech and Slovak Republics), has no currency restrictions and will not track any index. The investment objectives of the sub-fund are achieved through direct exposure to investment assets. The return on investment in the sub-fund is not guaranteed.

Intended retail investor

This product may be acquired exclusively by a qualified investor within the meaning of Section 272 of Act No. 240/2013 Sb., on investment companies and investment funds. The Fund is intended for qualified investors with very advanced knowledge of investing. As the recommended investment horizon of the Fund is at least 5 years, investors must be willing to accept the risk of temporary loss, therefore the Fund is suitable for investors who can afford to set aside their invested capital for at least this period. The Fund may not be suitable for investors who intend to recover their invested funds in less than the recommended investment horizon.

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

Summary Risk Indicator (SRI)

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

← Lower risk Higher risk →

This product has been rated 3 out of 7, the third lowest risk class. The recommended holding period (investment horizon) is 5 years or more.

The Summary Risk Indicator (SRI) 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 value due to market movements or because we are unable to pay you (e.g. due to negative market developments etc.). The risk indicator shown assumes that you keep the product for 5 years or more (unless there is an exact maturity date). The actual risk may vary significantly, if you sell early you may recover less.

Beware of **concentration risk** due to the possibility of up to 100% concentration of investments in one asset type. Also, beware of **liquidity risk**. The payout of funds in the event of early repurchase may take up to one year and may involve high fees and **currency risk**. The performance of the sub-fund also depends, among other things, on the exchange rate between the currency of the country where the investment is located and the Czech koruna in which the product is denominated.

Other risks not reflected in the SRI

Other risks not reflected in the SRI are in particular:

Operational risk due to possible failure of internal processes, human factors or external events.

Risks associated with the type of assets targeted by the sub-fund's investment strategy (see "Objectives"), in particular market risk, risk associated with investments in specific asset types, settlement risk.

Sustainability risks represent environmental, social or governance-related events or situations that, if they were to occur, could have an actual or potential significant adverse impact on the value of the investment.

The Investment Company considers sustainability risks in the management of the Fund in accordance with its Sustainability Risk Inclusion Policy available on the Investment Company's website in the Corporate Information section. The manager has assessed the likely impact of sustainability risks on the return on investment in the Fund as low.

Maximum possible loss of invested capital and other important information

The investor may lose all invested capital.

Investments – performance scenarios

The performance of the investment depends on the future performance of the market and the holding period of the product. Future market performance is uncertain and cannot be predicted with accuracy. The scenarios below are examples based on past performance and certain assumptions made by the product creator. Markets may develop very differently in the future.

| Years: | 1 000 000 CZK | 1 | 3 | 5 (redommended holding period) |
|-----------------------|---|-----------------|-----------------|--------------------------------|
| Scenarios | | Absolute amount | Absolute amount | Absolute amount |
| Stress scenario: | How much you could get back after costs | CZK 732 463 | CZK 696 551 | CZK 600 370 |
| | Average annual return | -26.75 % | -11.36 % | -9.70 % |
| Unfavorable scenario: | How much you could get back after costs | CZK 916 410 | CZK 935 895 | CZK 879 557 |
| | Average annual return | -8.36 % | -2.18 % | -2.53 % |
| Moderate scenario: | How much you could get back after costs | CZK 970 266 | CZK 1 077 157 | CZK 1 190 501 |
| | Average annual return | -2.97 % | 2.51 % | 3.55 % |
| Favorable scenario: | How much you could get back after costs | CZK 1 040 416 | CZK 1 198 280 | CZK 1 275 126 |
| | Average annual return | 4.04 % | 6.22 % | 4.98 % |

Calculated in accordance with applicable regulations and rules (especially the PRIIPs Regulation). These scenarios illustrate how your investment could work. You can compare them with scenarios for other products. This table shows the cash you could get back over the next 1-5 years under different scenarios, assuming you invest CZK 1,000,000. The scenarios shown are an estimate of future performance based on past evidence of how the value of this investment varies and are not an accurate indicator. The stress scenario shows what you could recover under extreme market conditions and does not take into account a situation where we are unable to pay you. The figures shown include any costs of the product itself but may not include any costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

This product cannot be easily cashed out. This means that it is difficult to estimate how much you would get back if you cashed it in before the end of the recommended holding period. You will either not be able to cash out early, or you will have to pay a high cost or suffer a significant loss if you do so.

What happens if the Company is unable to pay out?

The liabilities between you and the Fund or the Investment Company are not covered by an indemnity or investor guarantee scheme. If you believe that the Investment Company has acted unlawfully in repurchasing investment shares or paying out shares, you may file a complaint with the Investment Company. You may also contact the CNB or pursue your rights by filing a lawsuit in a court of competent jurisdiction.

The assets in the Fund are segregated from the assets of the Investment Company and other managed funds in terms of law as well as accounting. In the event that the Investment Company's authorization to manage the Fund is withdrawn, the management will be transferred to another investment company. If AMISTA Investiční společnost, a.s. goes bankrupt, the insolvency administrator will arrange for the transfer of the management of the Fund to another investment company or the liquidation of the Fund. Further grounds for the dissolution of the Fund are specified in its Rules.

Repurchases of shares may be suspended in accordance with the law and the Fund's Rules for a maximum of 2 years. The Investment Company will immediately inform the CNB of the suspension and publish this information on www.amista.cz.

What are the costs?

| Cost over time for an investment of CZK 1 000 000 | If you exit after one year | If you exit after three years | If you exit after five years |
|---|----------------------------|-------------------------------|------------------------------|
| Total costs (CZK) | CZK 90 958 | CZK 122 779 | CZK 189 351 |
| Impact of annual costs (*) | 9.10 % | 4.04 % each year | 3.60 % each year |

(*) This shows how the cost reduces your return each year over the holding period. For example, if you exit the investment within the recommended holding period, your expected average annual return will be 6.65 % before costs and 3.55 % after costs.

The tables show the amounts that cover different types of costs charged from your investment. These amounts depend on the size of your investment, the length of time you hold it and (where applicable) the performance of the product. The amounts shown in this table are examples based on a sample investment size and different holding periods.

We assumed that:

a) In the first year you would get back the amount you invested (0 % annual return), for the other holding periods we have assumed the performance of the product under a **moderate scenario**.

b) you invested CZK 1 000 000.

This information includes a maximum distribution fee of 3 % of the amount invested, which may be charged by the person selling the product to you. The actual amount of the distribution fee will be communicated to you by that person.

Composition of costs (the table shows the impact of each year of different types of costs on the investment return you could earn at the end of the recommended holding period – the recommended holding period for this product is 5 years or more – and the importance of the different cost categories).

| | | | | Costs if you exit after one year |
|---|-----------------------------|--------|--|----------------------------------|
| One-off entry or exit costs | Entry costs | 3.00 % | Entry fee of maximum 3 % of the invested amount | CZK 30 000 |
| | Exit costs | 0.00 % | 0% exit fee if the securities have been held for more than 3 years | CZK 30 936 |
| Ongoing costs charged each year | Portfolio transaction costs | 0.00 % | Cost impact of purchases/sales of underlying assets | CZK 0 |
| | Other ongoing costs | 2.87 % | Impact of the costs incurred in administering the Fund. This is an estimate based on actual costs for the previous year. | CZK 27 836 |
| Incidental costs under certain conditions | Performance fees | 0.00 % | Impact of the performance fee (not charged) | CZK 0 |
| | Carried interest | 0.00 % | The actual amount will vary depending on the performance of your investment. A performance fee of 20 % of the growth in the value of the fund's capital class above 8 % p.a. | CZK 0 |

These figures include all costs of the product itself but may not include all costs you pay to your advisor or distributor. Persons selling or advising on products with an investment component may charge additional fees. The figures do not take into account your personal tax situation, which may also affect how much you get back.

How long should I hold the investment? Can I take money out early?

The investment horizon is 5 years or more, taking into account the nature of the assets in which the Fund invests.

Options and conditions for cancelling an investment before maturity

The investor is entitled to sell the investment even before the expiry of the recommended holding period.

As a result of a repurchase of an investment before the expiry of the recommended holding period, the Company may apply an exit deduction of 5 % of the value of the repurchased securities if the investor held the investment share for less than 1 year, 3 % if the investor held the investment share for less than 2 years, 1 % of the value of the repurchased securities if the investor held the investment share for less than 3 years, 0 % of the value of the repurchased securities if the investor held the investment share for more than 3 years.

How can I complain?

Product complaints or claims can be made in writing (by post or email), by telephone or in person at the contact details below:

In person or in writing at: AMISTA investiční společnost, a.s., having its registered office at Sokolovská 700/113a, Prague 8, Postal Code: 186 00. All complaints are handled promptly upon receipt, usually within 15 working days.

Telephone: +420 226 233 110

E-mail: info@amista.cz

Web: www.amista.cz

Miscellaneous

Specific conditions of each distribution network are not considered in this Key Information Document.

Upon request, the Investment Company will provide you with the Fund's Rules and the Fund's most recently published annual report in electronic or printed form.

Further information about the Fund can also be found on the website <https://www.amista.cz/ydealreal>.