**KEY INFORMATION DOCUMENT**

***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

# Amundi EUR Corporate Bond ex-Financials ESG UCITS ETF Acc

A Sub-Fund of MULTI UNITS LUXEMBOURG
LU1829218822 - Currency: EUR
*This Sub-Fund is authorised in Luxembourg.*
*Management Company: Amundi Luxembourg S.A. (thereafter: "we"), a member of the Amundi Group of companies, is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).*
*The CSSF is responsible for supervising Amundi Luxembourg S.A. in relation to this Key Information Document.*
*For more information, please refer to www.amundi.lu or call +352 2686 8001.*
*This document was published on 05/06/2026.*

## What is this product?

**Type:** Shares of a Sub-Fund of MULTI UNITS LUXEMBOURG, an Undertaking for Collective Investments in Transferable Securities (UCITS), established as a SICAV.
**Term:** The term of the Sub-Fund is unlimited. The Management Company may terminate the fund by liquidation or merger with another fund in accordance with legal requirements.
**Objectives:** The Fund is an index-tracking UCITS passively managed.
The investment objective of the Fund is to track both the upward and downward evolution of the Bloomberg MSCI ESG EUR Corporate Liquid ex Financial Select Index (the "Benchmark Index") denominated in Euro, while minimizing the difference between the return of the Fund and the return of the Benchmark Index. The anticipated level of Tracking Error in normal market conditions is indicated in the prospectus.
The Benchmark Index is representative of the performance of investment grade corporate bonds denominated in Euros issued by non-financial entities meeting Environmental, Social and Governance (ESG") criteria, based on an ESG rating. The Benchmark Indexis constructed using a "Best-in-class approach": best ranked companies are selected to construct the Index. "Best-in-class" is an approach where leading or best-performing investments are selected within a universe, industry sector or class. It excludes companies falling behind on an ESG level, particularly on the basis of ESG ratings. Using such Best-in-class approach, the Index follows an extra-financial approach significantly engaging that permits the reduction by at least 20% of the initial investment universe (expressed in number of issuers).The ESG key issues include for instance, but are not limited to, water stress, carbon emissions, labor management or business ethics.
The limits of the approach adopted are described in the Sub-Fund's prospectus through risk factors such as Sustainable investment risk. The ESG score of companies is calculated by an ESG rating agency, using raw data, models and estimates collected/calculated using methods specific to each provider. Due to the lack of standardisation and the uniqueness of each methodology, the information provided may be incomplete.
Assessment of sustainability risks is complex and may be based on ESG data which is difficult to obtain, incomplete, estimated, out of date and/or otherwise materially inaccurate. Even when identified, there can be no guarantee that these data will be correctly assessed.
The Index applies exclusions to companies involved in activities considered non-aligned with the Paris Climate Agreement (coal extraction, oil, etc.). For further information on the exclusions applied by the Index pursuant to the EU Paris-aligned Benchmarks (PAB), please refer to the "Guidelines on funds' names using ESG or sustainability-related terms" section of the Prospectus.
Additional information on the Benchmark Index may be found on the following website : https://www.bloomberg.com/professional/product/indices/bloomberg-barclays-indices/
The Benchmark Index is a total return index. A total return index calculates the performance of the index constituents on the basis that any coupons or distributions are included in the index returns.
The Fund seeks to achieve its objective via a direct replication, by investing primarily in the securities comprising the Benchmark Index. To optimize the Benchmark Index replication, the Fund may use a sampling replication strategy, and may also engaged in securities lending transactions. The potential use of these techniques is published on Amundi's website: amundietf.com.
Updated composition of the Fund holdings is available on amundietf.com.
In addition, the indicative net asset value is published on the Reuters and Bloomberg pages of the Fund, and might also be mentioned on the websites of the stock exchanges where the Fund is listed.

**Intended Retail Investor:** This product is intended for investors, with a basic knowledge of and no or limited experience of investing in funds seeking to increase the value of their investment over the recommended holding period with the ability to bear losses up to the amount invested.

**Redemption and Dealing:** The Sub-Fund's shares are listed and traded on one or more stock exchanges. In normal circumstances, you may deal in shares during the trading hours of the stock exchanges. Only authorised participants (e.g., selected financial institutions) may deal in shares directly with the Sub-Fund on the primary market. Further details are provided in the MULTI UNITS LUXEMBOURG prospectus.

**Distribution policy:** As this is a non-distributing share class, investment income is reinvested. the accumulation share automatically retains, and re-invests, all attributable income within the Sub-Fund; thereby accumulating value in the price of the accumulation shares.

**More Information:** You may get further information about the Sub-Fund, including the prospectus, and financial reports which are available at and free of charge on request from: Amundi Luxembourg S.A. at 5, allée Scheffer 2520 Luxembourg, Luxembourg.
The Net Asset Value of the Sub-Fund is available on www.amundi.lu

**Depositary:** Societe Generale Luxembourg.

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

### RISK INDICATOR




The risk indicator assumes you keep the product for 3 years.

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.

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.

**Additional risks**: Market liquidity risk could amplify the variation of product performances.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the MULTI UNITS LUXEMBOURG prospectus.

### PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Sub-Fund over the last 10 years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

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

**Recommended holding period : 3 years**

**Investment EUR 10,000**

| Scenarios | | If you exit after 1 year | If you exit after 3 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | | |
| **Stress Scenario** | **What you might get back after costs** | €7,970 | €7,990 |
| | Average return each year | -20.3% | -7.2% |
| **Unfavourable Scenario** | **What you might get back after costs** | €8,460 | €8,560 |
| | Average return each year | -15.4% | -5.1% |
| **Moderate Scenario** | **What you might get back after costs** | €10,150 | €10,290 |
| | Average return each year | 1.5% | 1.0% |
| **Favourable Scenario** | **What you might get back after costs** | €10,860 | €11,460 |
| | Average return each year | 8.6% | 4.6% |

The figures shown include all the costs of the product itself, but may or 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.

This type of scenario occurred for an investment using a suitable proxy.

Favourable scenario: this type of scenario occurred for an investment between 28/02/2023 and 27/02/2026.
Moderate scenario: this type of scenario occurred for an investment between 29/07/2016 and 31/07/2019
Unfavourable scenario: this type of scenario occurred for an investment between 30/09/2019 and 30/09/2022 .

## What happens if Amundi Luxembourg S.A. is unable to pay out?

A separate pool of assets is invested and maintained for each Sub-Fund of MULTI UNITS LUXEMBOURG. The assets and liabilities of the Sub-Fund are segregated from those of other sub-funds as well as from those of the Management Company, and there is no cross-liability among any of them. 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 advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### 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, and how long you hold the product. 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 invested.

| Investment EUR 10,000 | | |
|---|---|---|
| **Scenarios** | **If you exit after** | |
| | **1 year** | **3 years*** |
| **Total Costs** | €18 | €57 |
| **Annual Cost Impact**** | 0.2% | 0.2% |

* Recommended holding period.
** 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 1.14% before costs and 0.96% after costs.
We do not charge an entry fee

If you are invested in this product as part of an insurance contract, the costs shown do not include additional costs that you could potentially bear.

## COMPOSITION OF COSTS

| | One-off costs upon entry or exit | If you exit after 1 year |
|---|---|---|
| **Entry costs*** | We do not charge an entry fee for this product. | Up to 0 EUR |
| **Exit costs*** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0.00 EUR |
| | **Ongoing costs taken each year** | |
| **Management fees and other administrative or operating costs** | 0.14% of the value of your investment per year. This percentage is based on actual costs over the last year. | 14.00 EUR |
| **Transaction costs** | 0.04% of the value of your investment per year. This is an estimate of the cost of buying and selling the underlying investments for the product. The actual amount depends on how much we buy and sell. | 4.47 EUR |
| | **Incidental costs taken under specific conditions** | |
| **Performance fees** | There is no performance fee for this product. | 0.00 EUR |

* Secondary Market: because the Sub-Fund is an ETF, Investors who are not Authorized Participants will generally only be able to buy or sell shares on the secondary market. Accordingly, investors will pay brokerage fees and/or transaction costs in connection with their dealings on stock exchange(s). These brokerage fees and/or transaction costs are not charged by, or payable to, the Sub-Fund nor the Management Company but to the investor own intermediary. In addition, the investors may also bear the costs of "bid-ask" spreads; meaning the difference between the prices at which shares can be bought and sold.
Primary Market: Authorized Participants dealing directly with the Fund will pay related primary market transaction costs.

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

**Recommended holding period:** 3 years is based on our assessment of the risk and reward characteristics and costs of the Sub-Fund.
This product is designed for medium-term investment; you should be prepared to stay invested for at least 3 years. You can redeem your investment at any time, or hold the investment longer.

**Order Schedule**: Details of dealing frequency can be found under "What is this product?". Please see the "What are the costs?" section for details of any exit fees.

On the Primary Market the Company may:
- Suspend the redemption of shares, if exceptional circumstances so require, considering the interests of investors.
- Manage liquidity risks, by (i) limiting how many shares are redeemed in a short amount of time if redemption requests reach a predefined threshold beyond which such requests can no longer be executed in the best interests of all investors ("**Gates**"), and (ii) applying anti-dilution tools (anti-dilution levy or partial or full swing pricing) to mitigate material dilution for remaining investors.

On the Secondary Market, investors will generally be able to sell their shares on the relevant stock exchange. Further details can be found in the Prospectus.

## How can I complain?

If you have any complaints, you may:
- Call our complaints hotline on +352 2686 8001
- Mail Amundi Luxembourg S.A. - Client Servicing - at 5, allée Scheffer 2520 Luxembourg, Luxembourg
- E-mail to info@amundi.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website www.amundi.lu.
If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

## Other Relevant Information

You may find the prospectus, statutes, key investor documents, notices to investors, financial reports, and further information documents relating to the Sub-Fund including various published policies of the Sub-Fund on our website www.amundi.lu. You may also request a copy of such documents at the registered office of the Management Company.

**Past performance:** You can download the past performance of the Sub-Fund over the last 10 years at www.amundi.lu.
**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at www.amundi.lu.