

**KEY INFORMATION DOCUMENT**

**PURPOSE**

This document contains essential information on this investment product. The document is not advertising material. The information is provided to you under a legal obligation to help you understand the nature, risks, costs, potential gains and losses arising from this product and to help you compare it with other products.

**PRODUCT**

SHARES issued by INFINITY CAPITAL INVESTMENTS S.A.

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The trading market	Bucharest Stock Exchange – Premium Category – SIF5 market symbol
Emitent	Infinity Capital Investments S.A. Craiova, 1 Tufanele street, 200767, Romania, website: www.infinitycapital.ro, E-mail: public@infinitycapital.ro For more information, please call +40-251-419-338
The Relevant Authority	Autoritatea de Supraveghere Financiara (Financial Supervisory Authority – A.S.F.)



**You are about to purchase a product that is not simple and can be difficult to understand**  
Date of drawing up the document: 27/07/2023

**WHAT DOES THIS PRODUCT CONSIST OF?**

**Type:** Infinity Capital Investments S.A. is established as a shareholding company and classified, according to the applicable legal provisions, as a closed-ended Alternative Investment Fund (A.I.F.) for retail investors, diversified and self-managed. Infinity Capital Investments S.A. is authorized by the Financial Supervisory Authority as an Alternative Investment Fund Manager (A.I.F.M.).

**Deadline:** The fund operates for a period of 99 years, which can be modified by decision of the extraordinary general shareholder meeting, according to the law.

**Objectives:** The investment objective of the Fund is to increase the value of the portfolio by investing in the categories of assets permitted by the laws applicable to diversified A.I.F.R.I. (such as transferable securities and money market instruments, UCITS or AIF equity, derivatives, shares of limited liability companies, etc.). The objectives shall be achieved through direct exposure to the underlying assets of the investment. The investments are mainly made through transactions on the Bucharest Stock Exchange, according to the strategy approved by the general shareholder meeting. The investment return is determined on the basis of changes in the market value of the portfolio held and the dividends received from the issuers in the portfolio. Dividend income is reinvested. The fund does not expect to actively use the leverage effect in the management process of its financial instruments portfolio. The company may redeem its own shares, under the conditions laid down in Company Law no. 31/1990 R, the applicable regulations of the Financial Supervisory Authority and any other applicable legal regulations.

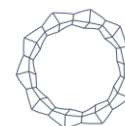
**The individual investor concerned:** The shares of Infinity Capital Investments S.A. are addressed to investors who seek to improve their capital in the medium and long term and who are willing to accept the risks associated with exposure to their investments. This type of investment does not match the profile of an investor who has no loss-bearing capacity and wants a steady income.

**WHAT ARE THE RISKS AND WHAT CAN I GET IN RETURN?**



The risk indicator implies keeping the product for 5 years. The actual risk can vary significantly if you receive (sell) in advance and you can receive a lower amount. You may not be able to sell your product easily or you may have to sell it at a price that significantly influences the amount you receive back.

The synthetic risk indicator shows the level of risk of a share of Infinity Capital Investments S.A. compared to other products. This indicates the likelihood that the product will involve a loss of money due to developments in financial markets. We have classified these products in the risk category 5 out of 7, which is an average to high risk class. The risk class was established on the basis of the synthetic risk indicator that classifies funds on a scale of 1 to 7, based on past performance in terms of volatility of the SIF5 share price. Other risk categories to which the company is exposed and which were not included in the risk indicator are: liquidity risk (the risk that a position in the company's portfolio cannot be sold, wound up or closed at limited costs within a reasonably short time frame), operational risk (induced by potential losses resulting from acts/negligence in carrying out activities) and sustainability risk (an



environmental, social or governance event or condition that, if it occurs, could cause a significant, actual or potential negative effect on the value of the investment).

**PERFORMANCE SCENARIOS**

Investiție Scenarii	50.000,00 RON	If you leave after 1 year	If you leave after 5 years (Recommended retention period)
Stress scenario	What you could get after deducting costs (RON)	32,003	17,452
	Average annual yield (%)	-35.99%	-18.98%
The bad scenario	What you could get after deducting costs (RON)	38,832	28,490
	Average annual yield (%)	-22.34%	-10.64%
The moderate scenario	What you could get after deducting costs (RON)	50,101	50,294
	Average annual yield (%)	0.20%	0.12%
The favourable scenario	What you could get after deducting costs (RON)	64,416	88,477
	Average annual yield (%)	28.83%	12.09%

This table shows the money you can receive in the next 5 years, in different scenarios, assuming you invest 50,000 RON. The presented scenarios indicate the possible performance of your investment. You can compare them with other product scenarios. The presented scenarios are an estimate of future performance based on past data on the change in the value of this investment and do not constitute an accurate indicator. The amount you get will depend on how the market evolves and how long you keep your investment. The crisis scenario shows how much you could get back in extreme market circumstances. The shown figures include all the costs of the product itself, but may not include all the costs you can pay to your consultant or distributor. The figures do not take into account your tax situation, which may also affect the amount you receive.

**WHAT HAPPENS IF INFINITY CAPITAL INVESTMENTS S.A.CANNOT REPAY THE AMOUNTS?**

As a shareholder of the Fund, you have the right to receive dividends from the Fund (*in case of approval in the general shareholder meeting*) for the period of ownership of the product.

This product is not covered by any investor compensation or guarantee scheme.

If the Fund is unable to pay, you may lose all or part of the invested amounts and any payment due to you may suffer delays.

Raiffeisen Bank S.A., as the depository bank of the Fund, is liable to the Fund and its shareholders for any loss of financial instruments held in custody.

**WHAT ARE THE COSTS?**

The person who sells this product to you or advises you about it may charge certain fees. In this case, that person will provide you with information about these costs and how they affect your investment.

The yield reduction indicates the impact that the total costs you will pay have on the return on the investment you can get. Total costs include one-off, recurring and ancillary costs.

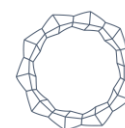
The amounts indicated here are cumulative costs of the product itself for two different holding periods. The figures assume that you are investing 50,000 RON. The figures are estimates and may change in the future.

The evolution of costs over time

Investment 50.000,00 RON Scenarios	If you leave after	
	1 - year	5 - yaers
Cost total (RON)	675	3.394
Impactul anual al costurilor	1.35%	1.35%

**Structure of costs**

One-off entry or exit costs	If you leave after 1 year
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Entry costs	We do not charge entry fees.	N/A
Exit costs	We do not charge any exit fees, but the person who sells your product may charge a fee.	N/A
<b>Current costs every year</b>		
<b>Administration fees and other administrative or operating costs</b>	1.34% of the value of your investment per year. This is an estimate based on the actual costs of the past year.	670 lei
<b>Trading costs</b>	0,01% of the value of your investment per year. This is an estimate of the costs incurred when buying or selling from the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	5 lei
<b>Ancillary costs incurred under specific conditions</b>		
Performance fees	There is no performance fee for this product.	N/A
Yield fees	There is no yield fee for this product	N/A

\* These costs are not paid by the investor, they are already included in the financial results of the Infinity Capital Investments S.A.

#### HOW LONG SHOULD I KEEP THE PRODUCT AND HOW CAN I WITHDRAW THE MONEY IN ADVANCE?

Recommended minimum product retention period: 5 years.

The shares issued by Infinity Capital Investments S.A. do not have a minimum holding period. You may decide to sell your shares at any time on the Bucharest Stock Exchange during trading hours. The shares of Infinity Capital Investments S.A. do not have the option of redemption from the assets of the fund, but the Extraordinary General Shareholder Meeting may approve the deployment of programmes to redeem its own shares in compliance with the applicable legal provisions.

#### HOW DO I FILE A COMPLAINT?

Investors who wish to file a complaint about the product or the behaviour of the issuer or its staff, which may affect the rights or interests of investors, may obtain information by visiting [www.infinitycapital.ro](http://www.infinitycapital.ro) - *Investors Info - Petitions*. Complaints may be filed at the registered office of the Infinity Capital Investments S.A. (1 Tufanele street, Craiova, Dolj, 200767, Romania), during business days, from 9 a.m. to 5 p.m., by mail, by fax to 0251.419.340 or by e-mail to [petitii@infinitycapital.ro](mailto:petitii@infinitycapital.ro).

#### OTHER RELEVANT INFORMATION

Information on the past performance of Infinity Capital Investments S.A. in the last 10 years are available on the website: [www.sifolt.ro](http://www.sifolt.ro) - *Investors Info - Reports - Net Asset Monthly Reporting*

The net asset value and the unit value of the net asset calculated by Infinity Capital Investments S.A. and certified by the asset depository of Infinity Capital Investments S.A. are published monthly on [www.infinitycapital.ro](http://www.infinitycapital.ro) and on [www.bvb.ro](http://www.bvb.ro) on the page for the issuer SIF5.

Additional information on the investment prospect and the fund rules, as well as annual, half-yearly, quarterly and monthly reports and other information are available online at [www.infinitycapital.ro](http://www.infinitycapital.ro). The daily price of the shares of Infinity Capital Investments S.A. can be traced on the Bucharest Stock Exchange website (symbol SIF5). In particular, investors should read the risk factors described in the annual report. Earnings from investments in shares are taxed according to the tax legislation in force.

