KEY INFORMATION DOCUMENT

GEMBOND R EUR

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

GEMBOND R EUR- sub fund of GEMFUNDS SICAV approved by the AMF under the number SCV20190066
Product ISIN Code: FR00140059X9
Management Company: GEMWAY ASSETS SAS -10 Rue de la Paix -75002 PARIS - France
Tel: 00 33 1 86 95 22 98 - contact@gemway.com
The Autorité des Marchés Financiers is responsible for the supervision of GEMWAY ASSETS with regard to this key information document.
Date of production of the KID: 17/09/2026

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

What is this product ?

Type

Sub fund of SICAV (Société d'Investissement à Capital Variable) under French law. Each shareholder has a co ownership right to the assets of the SICAV proportional to the number of shares held. GEMBOND is a capitalizing UCITS..

Term

Objectives

UCITS classified as 'Bonds and other international debt securities'. The Sub Fund's investment objective is to outperform its benchmark, the JP Morgan EMBI Global Diversified Index, over the recommended investment period of 3 years, after taking into account ongoing charges. The sub fund will invest in bonds and other debt securities issued by emerging countries denominated primarily in reserve currencies such as USD and EUR and, on an ancillary basis, in emerging markets local currencies, through the implementation of an active management strategy with regard to investments. The sub fund will primarily invest in sovereign and quasi sovereign debt issued by emerging countries and, on an ancillary basis, debt issued by companies located in emerging countries (Asia, Latin America, Central and Eastern Europe, Africa and the Middle East). The EUR hedged JP Morgan EMBI Global Diversified index, a capitalisation weighted benchmark, represents the Dollar denominated sovereign and quasi sovereign debt issued by the emerging countries included in the benchmark index. This hedging is undertaken for an investor domiciled in Euroland. It is expressed in Euro, including coupons. The Sub Fund is actively managed against the benchmark in order to capture opportunities in the government and corporate bonds markets of emerging countries. Depending on its investment convictions and after comprehensive macroeconomic and microeconomic analysis of the market, the portfolio manager may take a more active positioning in terms of interest rate and/or credit sensitivity, geographical and/or sector allocation or issuers relative to the benchmark. The sub fund's performance may differ significantly from its benchmark, which serves only as a basis for comparison. The R units are hedged against USD/EUR currency risk in order to limit differences in performance relative to the USD units, though residual currency risk of maximum 5% remains. The sub fund complies with Article 8 of the European Regulation (EU) 2019/2088, Sustainable Finance Disclosure (SFDR).

Other information

Environmental, social and governance criteria (ESG) contribute to the manager's decision making, but are not a determining factor in this decision making. From 2025, the GEMBOND compartment will publish the PAIs. GEMBOND invests at least 85% of its assets in fixed or floating rate bonds issued by governments or companies based in, or with a significant portion of their activities in, emerging markets. Bonds issued by sovereign, quasi sovereign or private issuers held by the sub fund are denominated in a reserve currency (primarily in USD, and, on an ancillary basis, in EUR). However, within the limit of 15% of the net assets, the sub fund may hold bonds of emerging countries and/or supranational issuers (International Bank for Reconstruction and Development, Asian Development Bank, etc.) denominated in emerging market currencies (Chinese Renminbi, Brazilian Real, Mexican Peso, Polish Zloty, etc.). The proportion of bonds issued by companies (with the exception of state owned enterprises which are 100% owned by the State) may not exceed 20% of the sub fund's assets. The sub fund invests in investment grade debt securities and high yield securities which are riskier speculative bonds. However, investments in securities rated below B- by S & P or equivalent by Moody's or Fitch or if unrated then deemed to be so by the Management Company, may not exceed 5% of total assets. Investment grade bonds are deemed to be bonds with a median rating (if 3 ratings) or a minimum (if 2 ratings) above Ba1/BB +/BB + by the main financial rating agencies (Moody's/S & P/Fitch), or if not deemed equivalent by the management company. Up to 100% of the sub fund's assets The sub fund may invest in futures traded on international regulated markets or over the counter to expose and/or hedge the portfolio to interest rate or currency risk. Within a limit of 50% of the sub fund's net assets, the sub fund reserves the right to invest in securities with embedded derivatives in order to increase the portfolio's exposure to the interest rate or credit markets. After hedging, the active exposure to currencies other than the euro may not exceed 5%.
Income is systematically reinvested.
GEMBOND is a capitalizing UCITS. This sub fund may not be suitable for investors planning to withdraw their investment within 3 years.
Investments may be redeemed each business day on request. Redemption requests are centralised by our centralising agent BNP Paribas Securities Services before 6 p.m. on each trading day and executed on the basis of the net asset value calculated on the closing price on the trading day.
Insurance: Not applicable
Maturity Date: This product has no maturity date.
Depositary: BNP Paribas SA
The prospectus, annual reports and most recent interim documents, as well as all other practical information and in particular where to find the latest price of shares are available on our website www.gemway.com or upon written request, free of charge, at: Gemway Assets, 10 rue de la Paix -75002 PARIS.

Intended retail investor

Potential investors are aware of the risks inherent in holding this type of product and have an investment horizon corresponding to its recommended investment period.

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

Risk Indicator



The risk indicator assumes that you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 movements in the markets or because we are not able to pay you.
We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.
In other words, the potential losses related to the future results of the product are at a medium level and, if the situation deteriorates on the markets, our ability to pay you may be affected.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but 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.
What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 3 years. Markets may develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario : This type of scenario occurred for an investment between September 2019 and September 2022.
Moderate scenario : This type of scenario occurred for an investment between August 2017 and August 2020.
Favourable scenario : This type of scenario occurred for an investment between October 2022 and October 2025.
Your maximum loss would be that you will lose all your investment (premium paid).

Recommended holding period: 3 years **Example Investment: 10 000 €**			
Scenarios :		1 year	3 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**5 710 €**	**7 220 €**
	Average return each year	-42,88 %	-10,31 %
Unfavourable	**What you might get back after costs**	**7 420 €**	**7 360 €**
	Average return each year	-25,84 %	-9,71 %
Moderate	**What you might get back after costs**	**10 010 €**	**9 660 €**
	Average return each year	0,12 %	-1,16 %
Favourable	**What you might get back after costs**	**11 120 €**	**12 750 €**
	Average return each year	11,18 %	8,44 %

What happens if GEMWAY ASSETS is unable to pay out?

Gemway Assets is a portfolio management company authorised and monitored by the Autorité des Marchés Financiers and must comply with the organization and operating rules, particularly with regard to equity.. The assets of the UCI are registered in one or more bank accounts opened in the name of the UCI, which is segregated from those of the management company. Consequently, the failure of GEMWAY ASSETS would not have an impact on the assets of the UCI.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that these costs will have on your investment over time.

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, how long you hold the product and how well the product does. 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 ;
- €10 000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	486 €	893 €
Annual cost impact (*)	4.90 %	2.96 %

(*) 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 1.80 % before costs and -1.16 % after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

The table below shows:
— the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period ;
— the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	2.00% of the amount you pay in when entering this investment	Up to 200 €
Exit costs	1.00% of your investment before it is paid out to you	98 €
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.61% of the value of your investment per year. This is an estimate based on actual costs over the last year.	158 €
Transaction costs	0.31% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	30 €
Incidental costs taken under specific conditions		
Performance fees	15% (inclusive of tax) of the fund's outperformance, net of fixed management fees, relative to the performance of its benchmark, provided that the fund's performance is positive and after the underperformance of the last 5 years all offset. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 €

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

Recommended holding period: 3 years.

Holding for a period of less than the recommended period may not be in the interests of the investor. You can request the redemption of your shares on a daily basis; the redemption operations are carried out on a daily basis.

How can I complain ?

For any complaints, you can write to:
Gemway Assets -10 rue de la Paix -75002 PARIS
You can also submit your complaint by email to contact@gemway.com or by telephone at +33 1 86 95 22 98.
We undertake to send you an acknowledgement of receipt within a maximum of 10 working days from the date of receipt and to respond within a maximum of 2 months from the date of receipt.
If you have dissatisfaction with the action taken on your complaint, you can contact the AMF.
Financial Markets Authority: 17, Place de la Bourse 75,082 Paris Cedex 02.

Other relevant information

Past performance is not a reliable indicator of future performance. Past performance information is available at: www.gemway.com/Fund section/performance up to 10 years depending on the date of creation of the share. Information on sustainable finance can be found at www.gemway.com/ESG section.

KEY INFORMATION DOCUMENT

GEMBOND R USD

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

GEMBOND R USD- sub fund of GEMFUNDS SICAV approved by the AMF under the number SCV20190066
Product ISIN Code: FR00140059V3
Management Company: GEMWAY ASSETS SAS -10 Rue de la Paix -75002 PARIS - France
Tel: 00 33 1 86 95 22 98 - contact@gemway.com
The Autorité des Marchés Financiers is responsible for the supervision of GEMWAY ASSETS with regard to this key information document.
Date of production of the KID: 17/09/2026

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What is this product ?

Type

Sub fund of SICAV (Société d'Investissement à Capital Variable) under French law. Each shareholder has a co ownership right to the assets of the SICAV proportional to the number of shares held. GEMBOND is a capitalizing UCITS..

Term

Objectives

UCITS classified as 'Bonds and other international debt securities'. The Sub Fund's investment objective is to outperform its benchmark, the JP Morgan EMBI Global Diversified Index, over the recommended investment period of 3 years, after taking into account ongoing charges. The sub fund will invest in bonds and other debt securities issued by emerging countries denominated primarily in reserve currencies such as USD and EUR and, on an ancillary basis, in emerging markets local currencies, through the implementation of an active management strategy with regard to investments. The sub fund will primarily invest in sovereign and quasi sovereign debt issued by emerging countries and, on an ancillary basis, debt issued by companies located in emerging countries (Asia, Latin America, Central and Eastern Europe, Africa and the Middle East). The EUR hedged JP Morgan EMBI Global Diversified index, a capitalisation weighted benchmark, represents the Dollar denominated sovereign and quasi sovereign debt issued by the emerging countries included in the benchmark index. This hedging is undertaken for an investor domiciled in Euroland. It is expressed in Euro, including coupons. The Sub Fund is actively managed against the benchmark in order to capture opportunities in the government and corporate bonds markets of emerging countries. Depending on its investment convictions and after comprehensive macroeconomic and microeconomic analysis of the market, the portfolio manager may take a more active positioning in terms of interest rate and/or credit sensitivity, geographical and/or sector allocation or issuers relative to the benchmark. The sub fund's performance may differ significantly from its benchmark, which serves only as a basis for comparison. The R units are hedged against USD/EUR currency risk in order to limit differences in performance relative to the USD units, though residual currency risk of maximum 5% remains. The sub fund complies with Article 8 of the European Regulation (EU) 2019/2088, Sustainable Finance Disclosure (SFDR).

Other information

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Income is systematically reinvested.
GEMBOND is a capitalizing UCITS. This sub fund may not be suitable for investors planning to withdraw their investment within 3 years.
Investments may be redeemed each business day on request. Redemption requests are centralised by our centralising agent BNP Paribas Securities Services before 6 p.m. on each trading day and executed on the basis of the net asset value calculated on the closing price on the trading day.
Insurance: Not applicable
Maturity Date: This product has no maturity date.
Depositary: BNP Paribas SA
The prospectus, annual reports and most recent interim documents, as well as all other practical information and in particular where to find the latest price of shares are available on our website www.gemway.com or upon written request, free of charge, at: Gemway Assets, 10 rue de la Paix -75002 PARIS.

Intended retail investor

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

Risk Indicator



The risk indicator assumes that you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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Performance Scenarios

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What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 3 years. Markets may develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario : This type of scenario occurred for an investment between September 2019 and September 2022.
Moderate scenario : This type of scenario occurred for an investment between February 2022 and February 2025.
Favourable scenario : This type of scenario occurred for an investment between October 2022 and October 2025.
Your maximum loss would be that you will lose all your investment (premium paid).

Recommended holding period: 3 years **Example Investment: 10 000 $**			
Scenarios :		1 year	3 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**5 670 $**	**7 050 $**
	Average return each year	-43,32 %	-11,00 %
Unfavourable	**What you might get back after costs**	**7 490 $**	**7 920 $**
	Average return each year	-25,10 %	-7,50 %
Moderate	**What you might get back after costs**	**10 280 $**	**10 780 $**
	Average return each year	2,82 %	2,52 %
Favourable	**What you might get back after costs**	**11 310 $**	**13 600 $**
	Average return each year	13,12 %	10,80 %

What happens if GEMWAY ASSETS is unable to pay out?

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What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that these costs will have on your investment over time.

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, how long you hold the product and how well the product does. 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 ;
- $10 000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	469 $	931 $
Annual cost impact (*)	4.72 %	2.87 %

(*) 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 5.39 % before costs and 2.52 % after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

The table below shows:
— the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period ;
— the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	2.00% of the amount you pay in when entering this investment	Up to 200 $
Exit costs	1.00% of your investment before it is paid out to you	98 $
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.60% of the value of your investment per year. This is an estimate based on actual costs over the last year.	157 $
Transaction costs	0.14% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	14 $
Incidental costs taken under specific conditions		
Performance fees	15% (inclusive of tax) of the fund's outperformance, net of fixed management fees, relative to the performance of its benchmark, provided that the fund's performance is positive and after the underperformance of the last 5 years all offset. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 $

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

Recommended holding period: 3 years.

Holding for a period of less than the recommended period may not be in the interests of the investor. You can request the redemption of your shares on a daily basis; the redemption operations are carried out on a daily basis.

How can I complain ?

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Other relevant information

Past performance is not a reliable indicator of future performance. Past performance information is available at: www.gemway.com/Fund section/performance up to 10 years depending on the date of creation of the share. Information on sustainable finance can be found at www.gemway.com/ESG section.

KEY INFORMATION DOCUMENT

GEMBOND I EUR

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Product

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Product ISIN Code: FR00140059W1
Management Company: GEMWAY ASSETS SAS -10 Rue de la Paix -75002 PARIS - France
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Income is systematically reinvested.
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Insurance: Not applicable
Maturity Date: This product has no maturity date.
Depositary: BNP Paribas SA
The prospectus, annual reports and most recent interim documents, as well as all other practical information and in particular where to find the latest price of shares are available on our website www.gemway.com or upon written request, free of charge, at: Gemway Assets, 10 rue de la Paix -75002 PARIS.

Intended retail investor

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

Risk Indicator



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Performance Scenarios

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Unfavourable scenario : This type of scenario occurred for an investment between September 2019 and September 2022.
Moderate scenario : This type of scenario occurred for an investment between August 2017 and August 2020.
Favourable scenario : This type of scenario occurred for an investment between October 2022 and October 2025.
Your maximum loss would be that you will lose all your investment (premium paid).

Recommended holding period: 3 years **Example Investment: 10 000 €**			
Scenarios :		1 year	3 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**5 770 €**	**7 290 €**
	Average return each year	-42,31 %	-10,02 %
Unfavourable	**What you might get back after costs**	**7 510 €**	**7 570 €**
	Average return each year	-24,94 %	-8,86 %
Moderate	**What you might get back after costs**	**10 140 €**	**9 990 €**
	Average return each year	1,36 %	-0,03 %
Favourable	**What you might get back after costs**	**11 230 €**	**12 970 €**
	Average return each year	12,31 %	9,07 %

What happens if GEMWAY ASSETS is unable to pay out?

Gemway Assets is a portfolio management company authorised and monitored by the Autorité des Marchés Financiers and must comply with the organization and operating rules, particularly with regard to equity.. The assets of the UCI are registered in one or more bank accounts opened in the name of the UCI, which is segregated from those of the management company. Consequently, the failure of GEMWAY ASSETS would not have an impact on the assets of the UCI.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that these costs will have on your investment over time.

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, how long you hold the product and how well the product does. 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 ;
- €10 000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	291 €	493 €
Annual cost impact (*)	2.92 %	1.62 %

(*) 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 1.59 % before costs and -0.03 % after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

The table below shows:
— the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period ;
— the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	1.00% of the amount you pay in when entering this investment	Up to 100 €
Exit costs	1.00% of your investment before it is paid out to you	99 €
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.80% of the value of your investment per year. This is an estimate based on actual costs over the last year.	79 €
Transaction costs	0.13% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	13 €
Incidental costs taken under specific conditions		
Performance fees	15% (inclusive of tax) of the fund's outperformance, net of fixed management fees, relative to the performance of its benchmark, provided that the fund's performance is positive and after the underperformance of the last 5 years all offset. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 €

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

Recommended holding period: 3 years.

Holding for a period of less than the recommended period may not be in the interests of the investor. You can request the redemption of your shares on a daily basis; the redemption operations are carried out on a daily basis.

How can I complain ?

For any complaints, you can write to:
Gemway Assets -10 rue de la Paix -75002 PARIS
You can also submit your complaint by email to contact@gemway.com or by telephone at +33 1 86 95 22 98.
We undertake to send you an acknowledgement of receipt within a maximum of 10 working days from the date of receipt and to respond within a maximum of 2 months from the date of receipt.
If you have dissatisfaction with the action taken on your complaint, you can contact the AMF.
Financial Markets Authority: 17, Place de la Bourse 75,082 Paris Cedex 02.

Other relevant information

Past performance is not a reliable indicator of future performance. Past performance information is available at: www.gemway.com/Fund section/performance up to 10 years depending on the date of creation of the share. Information on sustainable finance can be found at www.gemway.com/ESG section.

KEY INFORMATION DOCUMENT

GEMBOND I USD

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

GEMBOND I USD- sub fund of GEMFUNDS SICAV approved by the AMF under the number SCV20190066
Product ISIN Code: FR00140059U5
Management Company: GEMWAY ASSETS SAS -10 Rue de la Paix -75002 PARIS - France
Tel: 00 33 1 86 95 22 98 - contact@gemway.com
The Autorité des Marchés Financiers is responsible for the supervision of GEMWAY ASSETS with regard to this key information document.
Date of production of the KID: 17/09/2026

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

What is this product ?

Type

Sub fund of SICAV (Société d'Investissement à Capital Variable) under French law. Each shareholder has a co ownership right to the assets of the SICAV proportional to the number of shares held. GEMBOND is a capitalizing UCITS..

Term

Objectives

UCITS classified as 'Bonds and other international debt securities'. The Sub Fund's investment objective is to outperform its benchmark, the JP Morgan EMBI Global Diversified Index, over the recommended investment period of 3 years, after taking into account ongoing charges. The sub fund will invest in bonds and other debt securities issued by emerging countries denominated primarily in reserve currencies such as USD and EUR and, on an ancillary basis, in emerging markets local currencies, through the implementation of an active management strategy with regard to investments. The sub fund will primarily invest in sovereign and quasi sovereign debt issued by emerging countries and, on an ancillary basis, debt issued by companies located in emerging countries (Asia, Latin America, Central and Eastern Europe, Africa and the Middle East). The EUR hedged JP Morgan EMBI Global Diversified index, a capitalisation weighted benchmark, represents the Dollar denominated sovereign and quasi sovereign debt issued by the emerging countries included in the benchmark index. This hedging is undertaken for an investor domiciled in Euroland. It is expressed in Euro, including coupons. The Sub Fund is actively managed against the benchmark in order to capture opportunities in the government and corporate bonds markets of emerging countries. Depending on its investment convictions and after comprehensive macroeconomic and microeconomic analysis of the market, the portfolio manager may take a more active positioning in terms of interest rate and/or credit sensitivity, geographical and/or sector allocation or issuers relative to the benchmark. The sub fund's performance may differ significantly from its benchmark, which serves only as a basis for comparison. The R units are hedged against USD/EUR currency risk in order to limit differences in performance relative to the USD units, though residual currency risk of maximum 5% remains. The sub fund complies with Article 8 of the European Regulation (EU) 2019/2088, Sustainable Finance Disclosure (SFDR).

Other information

Environmental, social and governance criteria (ESG) contribute to the manager's decision making, but are not a determining factor in this decision making. From 2025, the GEMBOND compartment will publish the PAIs. GEMBOND invests at least 85% of its assets in fixed or floating rate bonds issued by governments or companies based in, or with a significant portion of their activities in, emerging markets. Bonds issued by sovereign, quasi sovereign or private issuers held by the sub fund are denominated in a reserve currency (primarily in USD, and, on an ancillary basis, in EUR). However, within the limit of 15% of the net assets, the sub fund may hold bonds of emerging countries and/or supranational issuers (International Bank for Reconstruction and Development, Asian Development Bank, etc.) denominated in emerging market currencies (Chinese Renminbi, Brazilian Real, Mexican Peso, Polish Zloty, etc.). The proportion of bonds issued by companies (with the exception of state owned enterprises which are 100% owned by the State) may not exceed 20% of the sub fund's assets. The sub fund invests in investment grade debt securities and high yield securities which are riskier speculative bonds. However, investments in securities rated below B- by S & P or equivalent by Moody's or Fitch or if unrated then deemed to be so by the Management Company, may not exceed 5% of total assets. Investment grade bonds are deemed to be bonds with a median rating (if 3 ratings) or a minimum (if 2 ratings) above Ba1/BB +/BB + by the main financial rating agencies (Moody's/S & P/Fitch), or if not deemed equivalent by the management company. Up to 100% of the sub fund's assets The sub fund may invest in futures traded on international regulated markets or over the counter to expose and/or hedge the portfolio to interest rate or currency risk. Within a limit of 50% of the sub fund's net assets, the sub fund reserves the right to invest in securities with embedded derivatives in order to increase the portfolio's exposure to the interest rate or credit markets. After hedging, the active exposure to currencies other than the euro may not exceed 5%.
Income is systematically reinvested.
GEMBOND is a capitalizing UCITS. This sub fund may not be suitable for investors planning to withdraw their investment within 3 years.
Investments may be redeemed each business day on request. Redemption requests are centralised by our centralising agent BNP Paribas Securities Services before 6 p.m. on each trading day and executed on the basis of the net asset value calculated on the closing price on the trading day.
Insurance: Not applicable
Maturity Date: This product has no maturity date.
Depositary: BNP Paribas SA
The prospectus, annual reports and most recent interim documents, as well as all other practical information and in particular where to find the latest price of shares are available on our website www.gemway.com or upon written request, free of charge, at: Gemway Assets, 10 rue de la Paix -75002 PARIS.

Intended retail investor

Potential investors are aware of the risks inherent in holding this type of product and have an investment horizon corresponding to its recommended investment period.

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

Risk Indicator



The risk indicator assumes that you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 movements in the markets or because we are not able to pay you.
We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.
In other words, the potential losses related to the future results of the product are at a medium level and, if the situation deteriorates on the markets, our ability to pay you may be affected.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but 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.
What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 3 years. Markets may develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario : This type of scenario occurred for an investment between September 2019 and September 2022.
Moderate scenario : This type of scenario occurred for an investment between June 2017 and June 2020.
Favourable scenario : This type of scenario occurred for an investment between October 2022 and October 2025.
Your maximum loss would be that you will lose all your investment (premium paid).

Recommended holding period: 3 years **Example Investment: 10 000 $**			
Scenarios :		1 year	3 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**5 730 $**	**7 120 $**
	Average return each year	-42,75 %	-10,70 %
Unfavourable	**What you might get back after costs**	**7 570 $**	**8 000 $**
	Average return each year	-24,34 %	-7,18 %
Moderate	**What you might get back after costs**	**10 390 $**	**10 890 $**
	Average return each year	3,89 %	2,90 %
Favourable	**What you might get back after costs**	**11 430 $**	**13 830 $**
	Average return each year	14,28 %	11,43 %

What happens if GEMWAY ASSETS is unable to pay out?

Gemway Assets is a portfolio management company authorised and monitored by the Autorité des Marchés Financiers and must comply with the organization and operating rules, particularly with regard to equity.. The assets of the UCI are registered in one or more bank accounts opened in the name of the UCI, which is segregated from those of the management company. Consequently, the failure of GEMWAY ASSETS would not have an impact on the assets of the UCI.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that these costs will have on your investment over time.

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, how long you hold the product and how well the product does. 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 ;
- $10 000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	310 $	603 $
Annual cost impact (*)	3.11 %	1.87 %

(*) 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 4.76 % before costs and 2.90 % after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

The table below shows:
— the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period ;
— the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	1.00% of the amount you pay in when entering this investment	Up to 100 $
Exit costs	1.00% of your investment before it is paid out to you	99 $
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.81% of the value of your investment per year. This is an estimate based on actual costs over the last year.	80 $
Transaction costs	0.31% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	31 $
Incidental costs taken under specific conditions		
Performance fees	15% (inclusive of tax) of the fund's outperformance, net of fixed management fees, relative to the performance of its benchmark, provided that the fund's performance is positive and after the underperformance of the last 5 years all offset. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 $

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

Recommended holding period: 3 years.

Holding for a period of less than the recommended period may not be in the interests of the investor. You can request the redemption of your shares on a daily basis; the redemption operations are carried out on a daily basis.

How can I complain ?

For any complaints, you can write to:
Gemway Assets -10 rue de la Paix -75002 PARIS
You can also submit your complaint by email to contact@gemway.com or by telephone at +33 1 86 95 22 98.
We undertake to send you an acknowledgement of receipt within a maximum of 10 working days from the date of receipt and to respond within a maximum of 2 months from the date of receipt.
If you have dissatisfaction with the action taken on your complaint, you can contact the AMF.
Financial Markets Authority: 17, Place de la Bourse 75,082 Paris Cedex 02.

Other relevant information

Past performance is not a reliable indicator of future performance. Past performance information is available at: www.gemway.com/Fund section/performance up to 10 years depending on the date of creation of the share. Information on sustainable finance can be found at www.gemway.com/ESG section.

KEY INFORMATION DOCUMENT

GEMBOND D EURO

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

GEMBOND D EUR- a sub fund of GEMFUNDS SICAV approved by the AMF under the number SCV20190066
Product ISIN Code: FR0014007SB9
Management Company: GEMWAY ASSETS SAS -10 Rue de la Paix -75002 PARIS - France
Tel: 00 33 1 86 95 22 98 - contact@gemway.com
The Autorité des Marchés Financiers is responsible for the supervision of GEMWAY ASSETS with regard to this key information document.
Date of production of the KID: 17/09/2026

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

What is this product ?

Type

Sub fund of SICAV (Société d'Investissement à Capital Variable) under French law. Each shareholder has a co ownership right to the assets of the SICAV proportional to the number of shares held. GEMBOND is a capitalizing UCITS..

Term

Objectives

UCITS classified as 'Bonds and other international debt securities'. The Sub Fund's investment objective is to outperform its benchmark, the JP Morgan EMBI Global Diversified Index, over the recommended investment period of 3 years, after taking into account ongoing charges. The sub fund will invest in bonds and other debt securities issued by emerging countries denominated primarily in reserve currencies such as USD and EUR and, on an ancillary basis, in emerging markets local currencies, through the implementation of an active management strategy with regard to investments. The sub fund will primarily invest in sovereign and quasi sovereign debt issued by emerging countries and, on an ancillary basis, debt issued by companies located in emerging countries (Asia, Latin America, Central and Eastern Europe, Africa and the Middle East). The EUR hedged JP Morgan EMBI Global Diversified index, a capitalisation weighted benchmark, represents the Dollar denominated sovereign and quasi sovereign debt issued by the emerging countries included in the benchmark index. This hedging is undertaken for an investor domiciled in Euroland. It is expressed in Euro, including coupons. The Sub Fund is actively managed against the benchmark in order to capture opportunities in the government and corporate bonds markets of emerging countries. Depending on its investment convictions and after comprehensive macroeconomic and microeconomic analysis of the market, the portfolio manager may take a more active positioning in terms of interest rate and/or credit sensitivity, geographical and/or sector allocation or issuers relative to the benchmark. The sub fund's performance may differ significantly from its benchmark, which serves only as a basis for comparison. The R units are hedged against USD/EUR currency risk in order to limit differences in performance relative to the USD units, though residual currency risk of maximum 5% remains. The sub fund complies with Article 8 of the European Regulation (EU) 2019/2088, Sustainable Finance Disclosure (SFDR).

Other information

Environmental, social and governance criteria (ESG) contribute to the manager's decision making, but are not a determining factor in this decision making. From 2025, the GEMBOND compartment will publish the PAIs. GEMBOND invests at least 85% of its assets in fixed or floating rate bonds issued by governments or companies based in, or with a significant portion of their activities in, emerging markets. Bonds issued by sovereign, quasi sovereign or private issuers held by the sub fund are denominated in a reserve currency (primarily in USD, and, on an ancillary basis, in EUR). However, within the limit of 15% of the net assets, the sub fund may hold bonds of emerging countries and/or supranational issuers (International Bank for Reconstruction and Development, Asian Development Bank, etc.) denominated in emerging market currencies (Chinese Renminbi, Brazilian Real, Mexican Peso, Polish Zloty, etc.). The proportion of bonds issued by companies (with the exception of state owned enterprises which are 100% owned by the State) may not exceed 20% of the sub fund's assets. The sub fund invests in investment grade debt securities and high yield securities which are riskier speculative bonds. However, investments in securities rated below B- by S & P or equivalent by Moody's or Fitch or if unrated then deemed to be so by the Management Company, may not exceed 5% of total assets. Investment grade bonds are deemed to be bonds with a median rating (if 3 ratings) or a minimum (if 2 ratings) above Ba1/BB +/BB + by the main financial rating agencies (Moody's/S & P/Fitch), or if not deemed equivalent by the management company. Up to 100% of the sub fund's assets The sub fund may invest in futures traded on international regulated markets or over the counter to expose and/or hedge the portfolio to interest rate or currency risk. Within a limit of 50% of the sub fund's net assets, the sub fund reserves the right to invest in securities with embedded derivatives in order to increase the portfolio's exposure to the interest rate or credit markets. After hedging, the active exposure to currencies other than the euro may not exceed 5%.
Income is systematically reinvested.
GEMBOND is a capitalizing UCITS. This sub fund may not be suitable for investors planning to withdraw their investment within 3 years.
Investments may be redeemed each business day on request. Redemption requests are centralised by our centralising agent BNP Paribas Securities Services before 6 p.m. on each trading day and executed on the basis of the net asset value calculated on the closing price on the trading day.
Insurance: Not applicable
Maturity Date: This product has no maturity date.
Depositary: BNP Paribas SA
The prospectus, annual reports and most recent interim documents, as well as all other practical information and in particular where to find the latest price of shares are available on our website www.gemway.com or upon written request, free of charge, at: Gemway Assets, 10 rue de la Paix -75002 PARIS.

Intended retail investor

Potential investors are aware of the risks inherent in holding this type of product and have an investment horizon corresponding to its recommended investment period.

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

Risk Indicator



The risk indicator assumes that you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 movements in the markets or because we are not able to pay you.
We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.
In other words, the potential losses related to the future results of the product are at a medium level and, if the situation deteriorates on the markets, our ability to pay you may be affected.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but 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.
What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 3 years. Markets may develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario : This type of scenario occurred for an investment between September 2019 and September 2022.
Moderate scenario : This type of scenario occurred for an investment between February 2019 and February 2022.
Favourable scenario : This type of scenario occurred for an investment between August 2018 and August 2021.
Your maximum loss would be that you will lose all your investment (premium paid).

Recommended holding period: 3 years **Example Investment: 10 000 €**			
Scenarios :		1 year	3 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**3 390 €**	**5 140 €**
	Average return each year	-66,13 %	-19,92 %
Unfavourable	**What you might get back after costs**	**7 410 €**	**7 470 €**
	Average return each year	-25,92 %	-9,26 %
Moderate	**What you might get back after costs**	**9 760 €**	**9 300 €**
	Average return each year	-2,37 %	-2,39 %
Favourable	**What you might get back after costs**	**11 130 €**	**10 980 €**
	Average return each year	11,29 %	3,17 %

What happens if GEMWAY ASSETS is unable to pay out?

Gemway Assets is a portfolio management company authorised and monitored by the Autorité des Marchés Financiers and must comply with the organization and operating rules, particularly with regard to equity.. The assets of the UCI are registered in one or more bank accounts opened in the name of the UCI, which is segregated from those of the management company. Consequently, the failure of GEMWAY ASSETS would not have an impact on the assets of the UCI.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that these costs will have on your investment over time.

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, how long you hold the product and how well the product does. 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 ;
- €10 000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	310 €	515 €
Annual cost impact (*)	3.11 %	1.77 %

(*) 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 -0.62 % before costs and -2.39 % after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

The table below shows:
— the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period ;
— the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	1.00% of the amount you pay in when entering this investment	Up to 100 €
Exit costs	1.00% of your investment before it is paid out to you	99 €
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.81% of the value of your investment per year. This is an estimate based on actual costs over the last year.	80 €
Transaction costs	0.31% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	31 €
Incidental costs taken under specific conditions		
Performance fees	15% (inclusive of tax) of the fund's outperformance, net of fixed management fees, relative to the performance of its benchmark, provided that the fund's performance is positive and after the underperformance of the last 5 years all offset. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 €

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

Recommended holding period: 3 years.

Holding for a period of less than the recommended period may not be in the interests of the investor. You can request the redemption of your shares on a daily basis; the redemption operations are carried out on a daily basis.

How can I complain ?

For any complaints, you can write to:
Gemway Assets -10 rue de la Paix -75002 PARIS
You can also submit your complaint by email to contact@gemway.com or by telephone at +33 1 86 95 22 98.
We undertake to send you an acknowledgement of receipt within a maximum of 10 working days from the date of receipt and to respond within a maximum of 2 months from the date of receipt.
If you have dissatisfaction with the action taken on your complaint, you can contact the AMF.
Financial Markets Authority: 17, Place de la Bourse 75,082 Paris Cedex 02.

Other relevant information

Past performance is not a reliable indicator of future performance. Past performance information is available at: www.gemway.com/Fund section/performance up to 10 years depending on the date of creation of the share. Information on sustainable finance can be found at www.gemway.com/ESG section.

KEY INFORMATION DOCUMENT

GEMBOND F EUR

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

GEMBOND F EUR- sub fund of GEMFUNDS SICAV approved by the AMF under the number SCV20190066
Product ISIN Code: FR00140059T7
Management Company: GEMWAY ASSETS SAS -10 Rue de la Paix -75002 PARIS - France
Tel: 00 33 1 86 95 22 98 - contact@gemway.com
The Autorité des Marchés Financiers is responsible for the supervision of GEMWAY ASSETS with regard to this key information document.
Date of production of the KID: 17/09/2026

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

What is this product ?

Type

Sub fund of SICAV (Société d'Investissement à Capital Variable) under French law. Each shareholder has a co ownership right to the assets of the SICAV proportional to the number of shares held. GEMBOND is a capitalizing UCITS..

Term

Objectives

UCITS classified as 'Bonds and other international debt securities'. The Sub Fund's investment objective is to outperform its benchmark, the JP Morgan EMBI Global Diversified Index, over the recommended investment period of 3 years, after taking into account ongoing charges. The sub fund will invest in bonds and other debt securities issued by emerging countries denominated primarily in reserve currencies such as USD and EUR and, on an ancillary basis, in emerging markets local currencies, through the implementation of an active management strategy with regard to investments. The sub fund will primarily invest in sovereign and quasi sovereign debt issued by emerging countries and, on an ancillary basis, debt issued by companies located in emerging countries (Asia, Latin America, Central and Eastern Europe, Africa and the Middle East). The EUR hedged JP Morgan EMBI Global Diversified index, a capitalisation weighted benchmark, represents the Dollar denominated sovereign and quasi sovereign debt issued by the emerging countries included in the benchmark index. This hedging is undertaken for an investor domiciled in Euroland. It is expressed in Euro, including coupons. The Sub Fund is actively managed against the benchmark in order to capture opportunities in the government and corporate bonds markets of emerging countries. Depending on its investment convictions and after comprehensive macroeconomic and microeconomic analysis of the market, the portfolio manager may take a more active positioning in terms of interest rate and/or credit sensitivity, geographical and/or sector allocation or issuers relative to the benchmark. The sub fund's performance may differ significantly from its benchmark, which serves only as a basis for comparison. The R units are hedged against USD/EUR currency risk in order to limit differences in performance relative to the USD units, though residual currency risk of maximum 5% remains. The sub fund complies with Article 8 of the European Regulation (EU) 2019/2088, Sustainable Finance Disclosure (SFDR).

Other information

Environmental, social and governance criteria (ESG) contribute to the manager's decision making, but are not a determining factor in this decision making. From 2025, the GEMBOND compartment will publish the PAIs. GEMBOND invests at least 85% of its assets in fixed or floating rate bonds issued by governments or companies based in, or with a significant portion of their activities in, emerging markets. Bonds issued by sovereign, quasi sovereign or private issuers held by the sub fund are denominated in a reserve currency (primarily in USD, and, on an ancillary basis, in EUR). However, within the limit of 15% of the net assets, the sub fund may hold bonds of emerging countries and/or supranational issuers (International Bank for Reconstruction and Development, Asian Development Bank, etc.) denominated in emerging market currencies (Chinese Renminbi, Brazilian Real, Mexican Peso, Polish Zloty, etc.). The proportion of bonds issued by companies (with the exception of state owned enterprises which are 100% owned by the State) may not exceed 20% of the sub fund's assets. The sub fund invests in investment grade debt securities and high yield securities which are riskier speculative bonds. However, investments in securities rated below B- by S & P or equivalent by Moody's or Fitch or if unrated then deemed to be so by the Management Company, may not exceed 5% of total assets. Investment grade bonds are deemed to be bonds with a median rating (if 3 ratings) or a minimum (if 2 ratings) above Ba1/BB +/BB + by the main financial rating agencies (Moody's/S & P/Fitch), or if not deemed equivalent by the management company. Up to 100% of the sub fund's assets The sub fund may invest in futures traded on international regulated markets or over the counter to expose and/or hedge the portfolio to interest rate or currency risk. Within a limit of 50% of the sub fund's net assets, the sub fund reserves the right to invest in securities with embedded derivatives in order to increase the portfolio's exposure to the interest rate or credit markets. After hedging, the active exposure to currencies other than the euro may not exceed 5%.
Income is systematically reinvested.
GEMBOND is a capitalizing UCITS. This sub fund may not be suitable for investors planning to withdraw their investment within 3 years.
Investments may be redeemed each business day on request. Redemption requests are centralised by our centralising agent BNP Paribas Securities Services before 6 p.m. on each trading day and executed on the basis of the net asset value calculated on the closing price on the trading day.
Insurance: Not applicable
Maturity Date: This product has no maturity date.
Depositary: BNP Paribas SA
The prospectus, annual reports and most recent interim documents, as well as all other practical information and in particular where to find the latest price of shares are available on our website www.gemway.com or upon written request, free of charge, at: Gemway Assets, 10 rue de la Paix -75002 PARIS.

Intended retail investor

Potential investors are aware of the risks inherent in holding this type of product and have an investment horizon corresponding to its recommended investment period.

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

Risk Indicator



The risk indicator assumes that you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 movements in the markets or because we are not able to pay you.
We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.
In other words, the potential losses related to the future results of the product are at a medium level and, if the situation deteriorates on the markets, our ability to pay you may be affected.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but 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.
What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 3 years. Markets may develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario : This type of scenario occurred for an investment between September 2019 and September 2022.
Moderate scenario : This type of scenario occurred for an investment between June 2017 and June 2020.
Favourable scenario : This type of scenario occurred for an investment between October 2022 and October 2025.
Your maximum loss would be that you will lose all your investment (premium paid).

Recommended holding period: 3 years **Example Investment: 10 000 €**			
Scenarios :		1 year	3 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**5 540 €**	**6 990 €**
	Average return each year	-44,63 %	-11,24 %
Unfavourable	**What you might get back after costs**	**7 210 €**	**7 330 €**
	Average return each year	-27,90 %	-9,84 %
Moderate	**What you might get back after costs**	**9 740 €**	**9 550 €**
	Average return each year	-2,59 %	-1,51 %
Favourable	**What you might get back after costs**	**10 780 €**	**12 250 €**
	Average return each year	7,82 %	7,00 %

What happens if GEMWAY ASSETS is unable to pay out?

Gemway Assets is a portfolio management company authorised and monitored by the Autorité des Marchés Financiers and must comply with the organization and operating rules, particularly with regard to equity.. The assets of the UCI are registered in one or more bank accounts opened in the name of the UCI, which is segregated from those of the management company. Consequently, the failure of GEMWAY ASSETS would not have an impact on the assets of the UCI.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that these costs will have on your investment over time.

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, how long you hold the product and how well the product does. 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 ;
- €10 000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	643 €	764 €
Annual cost impact (*)	6.45 %	2.56 %

(*) 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 1.05 % before costs and -1.51 % after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

The table below shows:
— the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period ;
— the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	4.00% of the amount you pay in when entering this investment	Up to 400 €
Exit costs	2.00% of your investment before it is paid out to you	192 €
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.40% of the value of your investment per year. This is an estimate based on actual costs over the last year.	38 €
Transaction costs	0.13% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	12 €
Incidental costs taken under specific conditions		
Performance fees	15% (inclusive of tax) of the fund's outperformance, net of fixed management fees, relative to the performance of its benchmark, provided that the fund's performance is positive and after the underperformance of the last 5 years all offset. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 €

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

Recommended holding period: 3 years.

Holding for a period of less than the recommended period may not be in the interests of the investor. You can request the redemption of your shares on a daily basis; the redemption operations are carried out on a daily basis.

How can I complain ?

For any complaints, you can write to:
Gemway Assets -10 rue de la Paix -75002 PARIS
You can also submit your complaint by email to contact@gemway.com or by telephone at +33 1 86 95 22 98.
We undertake to send you an acknowledgement of receipt within a maximum of 10 working days from the date of receipt and to respond within a maximum of 2 months from the date of receipt.
If you have dissatisfaction with the action taken on your complaint, you can contact the AMF.
Financial Markets Authority: 17, Place de la Bourse 75,082 Paris Cedex 02.

Other relevant information

Past performance is not a reliable indicator of future performance. Past performance information is available at: www.gemway.com/Fund section/performance up to 10 years depending on the date of creation of the share. Information on sustainable finance can be found at www.gemway.com/ESG section.

KEY INFORMATION DOCUMENT

GEMBOND S USD

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

GEMBOND S USD- sub fund of GEMFUNDS SICAV approved by the AMF under the number SCV20190066
Product ISIN Code: FR00140059S9
Management Company: GEMWAY ASSETS SAS -10 Rue de la Paix -75002 PARIS - France
Tel: 00 33 1 86 95 22 98 - contact@gemway.com
The Autorité des Marchés Financiers is responsible for the supervision of GEMWAY ASSETS with regard to this key information document.
Date of production of the KID: 17/09/2026

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

What is this product ?

Type

Sub fund of SICAV (Société d'Investissement à Capital Variable) under French law. Each shareholder has a co ownership right to the assets of the SICAV proportional to the number of shares held. GEMBOND is a capitalizing UCITS..

Term

Objectives

UCITS classified as 'Bonds and other international debt securities'. The Sub Fund's investment objective is to outperform its benchmark, the JP Morgan EMBI Global Diversified Index, over the recommended investment period of 3 years, after taking into account ongoing charges. The sub fund will invest in bonds and other debt securities issued by emerging countries denominated primarily in reserve currencies such as USD and EUR and, on an ancillary basis, in emerging markets local currencies, through the implementation of an active management strategy with regard to investments. The sub fund will primarily invest in sovereign and quasi sovereign debt issued by emerging countries and, on an ancillary basis, debt issued by companies located in emerging countries (Asia, Latin America, Central and Eastern Europe, Africa and the Middle East). The EUR hedged JP Morgan EMBI Global Diversified index, a capitalisation weighted benchmark, represents the Dollar denominated sovereign and quasi sovereign debt issued by the emerging countries included in the benchmark index. This hedging is undertaken for an investor domiciled in Euroland. It is expressed in Euro, including coupons. The Sub Fund is actively managed against the benchmark in order to capture opportunities in the government and corporate bonds markets of emerging countries. Depending on its investment convictions and after comprehensive macroeconomic and microeconomic analysis of the market, the portfolio manager may take a more active positioning in terms of interest rate and/or credit sensitivity, geographical and/or sector allocation or issuers relative to the benchmark. The sub fund's performance may differ significantly from its benchmark, which serves only as a basis for comparison. The R units are hedged against USD/EUR currency risk in order to limit differences in performance relative to the USD units, though residual currency risk of maximum 5% remains. The sub fund complies with Article 8 of the European Regulation (EU) 2019/2088, Sustainable Finance Disclosure (SFDR).

Other information

Environmental, social and governance criteria (ESG) contribute to the manager's decision making, but are not a determining factor in this decision making. From 2025, the GEMBOND compartment will publish the PAIs. GEMBOND invests at least 85% of its assets in fixed or floating rate bonds issued by governments or companies based in, or with a significant portion of their activities in, emerging markets. Bonds issued by sovereign, quasi sovereign or private issuers held by the sub fund are denominated in a reserve currency (primarily in USD, and, on an ancillary basis, in EUR). However, within the limit of 15% of the net assets, the sub fund may hold bonds of emerging countries and/or supranational issuers (International Bank for Reconstruction and Development, Asian Development Bank, etc.) denominated in emerging market currencies (Chinese Renminbi, Brazilian Real, Mexican Peso, Polish Zloty, etc.). The proportion of bonds issued by companies (with the exception of state owned enterprises which are 100% owned by the State) may not exceed 20% of the sub fund's assets. The sub fund invests in investment grade debt securities and high yield securities which are riskier speculative bonds. However, investments in securities rated below B- by S & P or equivalent by Moody's or Fitch or if unrated then deemed to be so by the Management Company, may not exceed 5% of total assets. Investment grade bonds are deemed to be bonds with a median rating (if 3 ratings) or a minimum (if 2 ratings) above Ba1/BB +/BB + by the main financial rating agencies (Moody's/S & P/Fitch), or if not deemed equivalent by the management company. Up to 100% of the sub fund's assets The sub fund may invest in futures traded on international regulated markets or over the counter to expose and/or hedge the portfolio to interest rate or currency risk. Within a limit of 50% of the sub fund's net assets, the sub fund reserves the right to invest in securities with embedded derivatives in order to increase the portfolio's exposure to the interest rate or credit markets. After hedging, the active exposure to currencies other than the euro may not exceed 5%.
Income is systematically reinvested.
GEMBOND is a capitalizing UCITS. This sub fund may not be suitable for investors planning to withdraw their investment within 3 years.
Investments may be redeemed each business day on request. Redemption requests are centralised by our centralising agent BNP Paribas Securities Services before 6 p.m. on each trading day and executed on the basis of the net asset value calculated on the closing price on the trading day.
Insurance: Not applicable
Maturity Date: This product has no maturity date.
Depositary: BNP Paribas SA
The prospectus, annual reports and most recent interim documents, as well as all other practical information and in particular where to find the latest price of shares are available on our website www.gemway.com or upon written request, free of charge, at: Gemway Assets, 10 rue de la Paix -75002 PARIS.

Intended retail investor

Potential investors are aware of the risks inherent in holding this type of product and have an investment horizon corresponding to its recommended investment period.

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

Risk Indicator



The risk indicator assumes that you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 movements in the markets or because we are not able to pay you.
We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.
In other words, the potential losses related to the future results of the product are at a medium level and, if the situation deteriorates on the markets, our ability to pay you may be affected.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but 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.
What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 3 years. Markets may develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario : This type of scenario occurred for an investment between September 2019 and September 2022.
Moderate scenario : This type of scenario occurred for an investment between January 2019 and January 2022.
Favourable scenario : This type of scenario occurred for an investment between October 2022 and October 2025.
Your maximum loss would be that you will lose all your investment (premium paid).

Recommended holding period: 3 years **Example Investment: 10 000 $**			
Scenarios :		1 year	3 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**5 440 $**	**6 860 $**
	Average return each year	-45,55 %	-11,82 %
Unfavourable	**What you might get back after costs**	**7 340 $**	**7 750 $**
	Average return each year	-26,63 %	-8,13 %
Moderate	**What you might get back after costs**	**9 940 $**	**10 510 $**
	Average return each year	-0,59 %	1,68 %
Favourable	**What you might get back after costs**	**11 020 $**	**12 750 $**
	Average return each year	10,24 %	8,42 %

What happens if GEMWAY ASSETS is unable to pay out?

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What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that these costs will have on your investment over time.

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, how long you hold the product and how well the product does. 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 ;
- $10 000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	584 $	860 $
Annual cost impact (*)	5.88 %	2.70 %

(*) 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 4.38 % before costs and 1.68 % after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

The table below shows:
— the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period ;
— the meaning of the different cost categories.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	4.00% of the amount you pay in when entering this investment	Up to 400 $
Exit costs	1.00% of your investment before it is paid out to you	96 $
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.61% of the value of your investment per year. This is an estimate based on actual costs over the last year.	59 $
Transaction costs	0.31% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	30 $
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 $

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

Recommended holding period: 3 years.

Holding for a period of less than the recommended period may not be in the interests of the investor. You can request the redemption of your shares on a daily basis; the redemption operations are carried out on a daily basis.

How can I complain ?

For any complaints, you can write to:
Gemway Assets -10 rue de la Paix -75002 PARIS
You can also submit your complaint by email to contact@gemway.com or by telephone at +33 1 86 95 22 98.
We undertake to send you an acknowledgement of receipt within a maximum of 10 working days from the date of receipt and to respond within a maximum of 2 months from the date of receipt.
If you have dissatisfaction with the action taken on your complaint, you can contact the AMF.
Financial Markets Authority: 17, Place de la Bourse 75,082 Paris Cedex 02.

Other relevant information

Past performance is not a reliable indicator of future performance. Past performance information is available at: www.gemway.com/Fund section/performance up to 10 years depending on the date of creation of the share. Information on sustainable finance can be found at www.gemway.com/ESG section.