

Privacy Charter

By accessing, visiting, or making use of this website, you accept the present “Terms and Conditions of Use of the Website” (hereinafter referred to as the “Conditions of Use”). This legal information may be modified from time to time and we therefore invite you to consult it periodically.

We, as editor of the website

These Conditions of Use pertain exclusively to the generic website of Degroof Petercam Asset Management SA/NV, (hereinafter referred to as “DPAM”), available at the address <https://funds.degroofpetercam.com> (hereinafter referred to as the “Website”) Insofar as this website aims to gather the different members and activities of the group, you will be redirected towards the other websites of the Degroof Petercam Group, to which a different legal framework, and therefore different terms and conditions, are applicable. Different terms and conditions also apply to the so-called “transactional” websites which allow clients to access services and products from the Degroof Petercam group, as well as the databases containing official publications (prospectus, KIID, etc.) relating to the financial products we distribute.

You, as a website user

The contents of the Website of DPAM are primarily aimed at the Belgian market, where the parent company of the Degroof Petercam group is located. If your domicile or place of residence is in a country where the use of or access to this Website is contrary to the applicable laws and regulations, you are required to close this window and immediately leave the Website. More specifically and non-exhaustively, if you are a resident or citizen of the United States of America, the Commonwealth, or Japan, you are not allowed to proceed and you are obliged to immediately leave this Website.

Provided information

The information provided through this Website and/or the social media are provided for free, are for information purposes only, and do not encourage the undertaking of certain actions, nor do they advise in favour of or against a specific line of action. Even though we commit to maintaining a certain level of quality in everything we undertake, we cannot guarantee the appropriateness, correctness, accuracy, exhaustiveness, authenticity, or the current nature of the information provided through this Website or the social media and therefore do not make any guarantees in this respect. Any reliance on this information on your part is your responsibility.

Recommendations for the user

- As the user, it is your exclusive responsibility to actively and diligently try to obtain adequate, precise, and authenticated information regarding the matters that are of interest to you. In order to ensure that you are well informed, we recommend that you adhere to the following principles: When making a decision regarding investments, one should consider the related risks and assess them correctly in order to make an informed decision. Before investing in a financial instrument, make sure that you always consult the official documentation: prospectus, KIID, periodical reports, and other available information.
- If a communication pertains to the past performances of a financial instrument, index, or specific investment service, refers to past performance simulations, or includes information related to future performances, the aforementioned performances and/or forecasts cannot be considered reliable indicators of future performance.
- The performance statements may be influenced by taxes, commissions, costs, rate fluctuations, and other factors. Thus, the net yield on any given investment may depend on the individual situation of the investor at a given time.
- Information such as the general information featured on the Website or communications by DPAM (and any other entity of the Degroof Petercam group) displayed on social media cannot in any case be considered as legal, tax or any other type of advice. The information provided or the opinion given by DPAM (and any other entity of the Degroof Petercam group) does not take into account your financial competences or knowledge, or your investment goals, your financial situation, or any other specific

demands or circumstances. Before making a decision (especially regarding fiscal and legal regimes), please seek specific, individual, and appropriate professional advice.

Information provided via the website

The information cannot be construed as a promotion for investments or financial services, such as advice or managing services, be it on the Belgian market or any other market. Neither the Website nor its contents can be construed to constitute, in whole or in part, as an advice or recommendation to invest, or an invitation, offer or solicitation to buy, subscribe to, sell, or reimburse any financial instrument whatsoever. This information may under no circumstances be assumed to constitute legal, fiscal, or any other advice. The information or opinions contained within this Website do not take into account the financial expertise and knowledge, investment goals, financial situations, or specific demands of the Website user. As the user of the Website you should seek professional, specific, individual, and adequate advice before making any investment-related decision, especially regarding applicable fiscal and legal regimes. Past performances cannot be considered as indications or guarantees for future performance, and no guarantees, be it explicit or tacit, are given regarding any future performances. The opinions and/or estimates reflect judgment on the publication date and may be changed without notification.

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Disclaimers

Within the applicable legal limits and constraints, DPAM (and all other entities of the Degroof Petercam group) shall not be held responsible for loss or damage, such as loss or damage resulting directly or indirectly from access to, downloading from, or use of the Website (or any other website to which the Website links) or for the information made available via the Website or social media.

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Use of social media

We remind you that you are exclusively responsible for the comments, tweets, and other messages and information you place online. We urge you never to publicly divulge any personal financial information or any other information regarding your bank accounts. For the purpose of the protection of privacy, please do not publicize personal information pertaining to you or to other persons which may allow for identification. DPAM cannot be held responsible for the advice, information, allegations, or other messages published by external users on these pages and does not endorse the opinions expressed thereon by external users. Social media networks are third-party services, offered and operated by entities not affiliated with the Degroof Petercam group, and for which DPAM (and all other entities of the Degroof Petercam group) cannot be held responsible. The service conditions, the usage agreement, the usage rules, and other rules and conditions of the social media in question complete the aforementioned, specifically as pertains to the conditions for opening, using, and closing a social media account. We reserve the right to have third parties remove publications which are not in accordance with the prevailing code of conduct, such as publications which are abusive, misleading, or in any other way inappropriate and/or to engage in legal procedures when deemed necessary by us. We are not able to provide complete follow-up, or to respond to all cases. For instance, most of the follow-up we provide pertains to the conversations in Dutch, French, and English.

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Legal provisions

The Website and the presence of DPAM on social media are managed from Belgium. Therefore, the present general conditions are exclusively governed by Belgian law (without reference to its conflict of law), excluding any other rule of law. All disputes or difference pertaining to the above are part of the exclusive competence of the courts and tribunals of Brussels. The legal representative of the Website is: **DPAM, company under Belgian law, with headquarters located in rue Guimard 18, 1040 Brussels, Belgium, registered under the reference VAT BE 086 223 276 (RPM Brussel)**. The term “Degroof Petercam Group” refers to the group of companies comprising Bank Degroof Petercam and all of its branches, affiliates, and/or subsidiaries.

Contact

dpam@degroofpetercam.com • www.dpamfunds.com