

Rights of the unitholders of units issued by mutual funds managed by Concord Asset Management AD

All units of the funds are ordinary, dematerialized, registered, freely transferable, giving equal rights to their holders, including the right of a relevant part of the fund's assets. Investors' rights are as follows:

Right to redeem units of the fund

Any holder of units in the Fund may request that they to be redeemed, unless the redemption is suspended in the cases described in the Fund's Rules. The redemption request may relate to part or all of the units held by the investor.

Right to subscribe fund's units

Every investor in the fund has the right at any time, within the business days and during the working hours, or through the Concord Online platform, to place an order for subscription of units, including new units, without limitation in value, except for subscription to the product Excellent Financial Plan (EFP), or in cases where the current legislation provides for the amount of the unit investment in a mutual fund, which will be performed under the conditions provided for in the Fund Rules and the Prospectus, except when redemption is suspended in cases provided by law or the Fund Rules.

Right to information

At the written request of an investor in a mutual fund, he has the right to be informed about the results of the management of the Fund's portfolio, as well as to be sent in his preferred way reports on the management and / or activities of the Fund, prepared and provided to the competent institutions by virtue of a normative act, provided that the provision and publication of these reports (if required by law, has become a fact). The right of investors to information may not contradict the prohibition or restriction on disclosure of information provided for in a regulatory act, as well as lead to the disclosure of trade secrets and know-how of the Management Company. Each investor can receive public information about the activities of the Fund, contained in the Rules and the Prospectus of the Fund, the Document with the key information about the investor, as well as that related to the Management Company. This information is provided free of charge to any investor who wants to review it in order to make an investment decision. The information is available to investors on the website of the Management Company, in its office, as well as in the places (counters) where the sale and redemption of units of the Fund, described in the appendix to the Prospectus. At the request of investors, the Management Company provides a free paper copy of the information.

Right to liquidation part

Upon liquidation of the Fund, each investor is entitled to a proportional part of the Fund's assets, corresponding to the units held by him/her. This right may be exercised insofar as after the satisfaction of the creditors of the fund there is property left for distribution.

Right to complaint

Investors have the right to file complaints without paying a fee. The Management Company approves, implements and maintains an effective and transparent policy for reviewing complaints in accordance with the requirements of the regulations, for the reasonable and prompt processing of complaints submitted by investors. Information on the Complaints policy is provided free of charge to investors, and the policy is available on the Management Company website. Each filed complaint and the measures taken in relation to it shall be documented.