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

BNP PARIBAS CASH INVEST, unit class E (FR0007496047)
Manufacturer: BNP PARIBAS ASSET MANAGEMENT Europe (« BNPP AM »)
Website: https://www.bnpparibas-am.com
Phone number: call +33.1.58.97.13.09 for more information.
The Autorité des marchés financiers ("AMF") is responsible for the supervision of BNPP AM with regard to this key information document.
BNPP AM is authorized in France under number GP96002 and regulated by the AMF.
Date of production of the KID: 29/04/2026

WHAT IS THIS PRODUCT?

Type

This Product is an undertaking for collective investment in transferable securities (UCITS). It is established as an FCP (fonds commun de placement — mutual investment fund) subject to the provisions of the French Monetary and Financial Code and UCITS Directive 2009/65/EC as amended.

Term

The Product was initially established for a term of 99 years.
BNPP AM is entitled to dissolve the Product unilaterally. Dissolution may also take place in the event of a merger, total redemption of the units or when the net assets of the Product are less than the minimum regulatory amount.

Objectives

Management objective: Classified as a short-term variable net asset value (VNAV) money market fund, the Product seeks to obtain, over a minimum investment period of one day, a performance, net of fees, equal to the performance of the eurozone money market benchmark index, the euro short-term rate (€STR), minus the financial management fees and external administrative fees charged to the Product for each unit class.
If money market interest rates are very low, the return generated by the Product may be insufficient to cover the management fees, resulting in a structural decline in the net asset value of the Product.
The investment policy is based on active management; the benchmark index is used only for comparison purposes. The manager is therefore free to choose the securities that comprise the portfolio in accordance with the management strategy and investment constraints.
Key characteristics of the Product: The investment process results from a top-down approach and is broken down into four stages: macroeconomic analysis and market forecasts; tactical allocation of assets by instrument type; selection of sectors and issuers; and stock picking and positioning on the yield curve.
In terms of interest rate risk, the Weighted Average Maturity (WAM) of the portfolio is limited to 60 days, and in terms of credit risk, the Weighted Average Life (WAL) of the portfolio is limited to 120 days.
No security will have a maturity in excess of 397 days.
The Product may invest up to the totality of its net assets in money market instruments, negotiable debt securities or bonds, denominated in euro, issued by private, public or supranational issuers from all countries. The Product may invest up to 20% of its net assets in securities issued by companies whose registered office is located in an emerging country. The portfolio is invested in high-quality securities.
The Management Company is responsible for checking that the money market instruments in which the Product invests are of high quality, based on an internal credit quality assessment process. The Management Company has internal methods for evaluating credit risk when selecting securities for the Product and does not exclusively or systematically use the ratings issued by rating agencies. The use of external ratings is one of the factors used to assess the overall credit quality of an issue or issuer, on which the Management Company bases its own convictions when selecting securities.
Private debt may account for up to 100% of the net assets.
the Product may invest more than 5% of its net assets and up to the totality of its net assets (up to 20% of net assets for issuers from emerging countries) in various money market instruments issued or guaranteed separately or jointly by the issuers authorised within the framework of the exemption ratio in Article 17(7) of Regulation (EU) 2017/1131.
The manager may invest in derivatives traded on French and/or foreign regulated and/or over-the-counter futures markets to hedge the portfolio against interest rate risk. Investors residing in France or other eurozone countries will not be exposed to currency risk.
Unitholders may request the redemption of their units daily until 1.00 pm (Paris time). Redemption requests are cleared by BNP Paribas on the basis of the last known net asset value.
Allocation of distributable income: Accumulation - allocation of net realised capital gains: Accumulation
Other information: The minimum recommended investment horizon is one day.
Environmental, social and governance (ESG) criteria contribute to the manager's decision-making process but are not a determining factor.

Intended retail investors

This Product is designed for investors who have neither financial expertise nor any specific knowledge to understand the Product but nevertheless may bear a total capital loss. It is suited for clients who seek preservation of and/or growth of capital. Potential investors should have an investment horizon of at least 1 day. The product is not marketed to US investors that fall within the definition of restricted persons, as summarised in the Product's prospectus.

Practical Information

- Custodian: BNP PARIBAS
- The prospectus, the key information document(s) for the other share classes of this Product, the net asset value and the latest annual and periodical documents are available on the website: www.bnpparibas-am.com. They can be sent to you free of charge upon written request to: BNP PARIBAS ASSET MANAGEMENT Europe - Service Client - TSA 90007 - 92729 Nanterre CEDEX, France.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk Indicator

The risk indicator assumes you keep the Product for 1 day.

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 1 out of 7, which is the lowest risk class. The risk category is justified by investing in money market instruments and short-term bonds with very low volatility. In other words, the potential losses related to the Product's future results are very low, and if the market situation deteriorates, it is very unlikely that the value of your investment will be affected when you request the redemption of your units.
Be aware of currency risk. If the currency of your account is different from the currency of this Product, the payments you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
Other risk materially relevant to the Product not included in the summary risk indicator:

- Credit risk: the risk that the creditworthiness of an issuer may deteriorate or that it may default, potentially causing the value of the associated instruments to fall.

For additional details regarding the risks, please refer to the prospectus.
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 presented represent examples using the best and worst performance, as well as the average performance of the Product and/or appropriate benchmark over the last 10 years. The markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 1 day Example Investment: EUR 10,000		If you exit after 1 day
Scenarios		
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	**What you might get back after costs**	9,999.86 EUR
	Average return each year	-0.51%
Unfavourable	**What you might get back after costs**	9,999.86 EUR
	Average return each year	-0.51%
Moderate	**What you might get back after costs**	9,999.86 EUR
	Average return each year	-0.50%
Favourable	**What you might get back after costs**	9,999.88 EUR
	Average return each year	-0.44%

The favorable scenario occurred for an investment between 2023 and 2023.
The moderate scenario occurred for an investment between 2020 and 2020.
The unfavorable scenario occurred for an investment between 2022 and 2022.

WHAT HAPPENS IF BNPP AM IS UNABLE TO PAY OUT?

The Product is a fund of jointly owned financial instruments and deposits separate from BNPP AM.
In the event that BNPP AM defaults, the assets of the Product held by the depositary will not be affected.
However, in the event that the depositary defaults, the Product's risk of financial loss is mitigated by the legal segregation of the depositary's assets from those of the Product.

WHAT ARE THE COSTS?

The person advising on or selling you this Product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the Product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:

- in the first year, you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the Product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

	If you exit after 1 day
Total Cost	50.07 EUR
Cost Impact (*)	0.50%

(*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other Products. We may share the costs with the person selling you the product to cover the services they provide to you. This person will inform you of the amount.

Composition of costs

One-off entry or exit costs	If you exit after the recommended holding period	
Entry costs	Up to 0.50% of the amount you pay in when entering this investment.	Up to 50 EUR
Exit costs	We do not charge an exit cost.	0 EUR
Recurring costs levied annually		
Management costs and other administrative and operating costs	0.24% of the value of your investment per year. The amount is based on past expenses calculated on 31/12/2025.	0.07 EUR
Transaction costs	0.009% 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 may vary. This figure is therefore indicative and may be revised upwards or downwards.	0 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this Product.	0 EUR

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended holding period ("RHP"): 1 day.
The RHP has been defined and based on the risk and reward profile of the Product.
The reimbursements modalities are detailed in the prospectus of the fund.
Any redemption occurring before the end of the RHP may adversely impact the performance profile of the Product.

HOW CAN I COMPLAIN?

For any complaints, investors are invited to contact their usual advisor at the establishment that advised them on the Product. They can also contact BNPP AM via its website www.bnpparibas-am.fr (Complaints Management Policy in the footer at the bottom of the page), by sending a registered letter with acknowledgement of receipt to BNP PARIBAS ASSET MANAGEMENT Europe - Client Service - TSA 90007 - 92729 Nanterre CEDEX, France, France, or by sending an email to amfr.reclamations@bnpparibas.com.

OTHER RELEVANT INFORMATION

- In order to access the Product's past performances and performance scenarios, please follow the instructions below: (1) Click on https://www.bnpparibas-am.fr (2) On the welcome page, keep "France" country and choose the language and your investor profile; accept web site terms and conditions. (3) Go to tab 'FUNDS' and 'Fund explorer'. (4) Search for the Product using the ISIN code or the Product's name and click on the Product. (5) Click on the 'Performance' tab.
- The chart on the website shows the Product's performance as the percentage loss or gain per year over the last 10 years compared to its benchmark. It can help you assess how the Product has been managed in the past and compare it to its benchmark.
- If this Product is used as an underlying of an insurance policy or a capitalization policy, the additional information on this contract, such as the costs of the contract, which are not included in the costs indicated in this key information document, the contact in case of a claim and what happens in the case of failure of the insurance company are presented in the key information document of this contract, which must be provided by your insurer or broker or any other intermediary of insurance in accordance with its legal obligation.
- Environmental, social and governance (ESG) criteria contribute to the manager's decision-making process but are not a determining factor.
- The Product falls under article 8 of the so-called SFDR regulation (Sustainable Finance Disclosure Regulation - regulation 2019/2088 of the European Parliament and of the Council of 27 November on sustainability related disclosures in the financial services sector). Information on sustainable finance is available at the following address: https://www.bnpparibas-am.com/en/sustainability-bnpp-am/sustainability-documents/.
- This Product uses an adjusted net asset value or swing pricing mechanism which is defined in its prospectus.
- In the event of continued disagreement, investors can also contact the AMF Ombudsman by post: The AMF Ombudsman, Autorité des marchés financiers, 17 place de la Bourse, 75082 Paris CEDEX 02, FRANCE, or via the Internet: http://www.amf-france.org — Section: The AMF Ombudsman.