

TERMS OF USE

Please read the applicable Terms of Use and the additional legal notices posted on this website (the “site”) carefully before proceeding. By accessing the site and the services, products, information, opinions, documents, functions etc. contained or described therein (hereafter referred to as “information”), you declare that you have understood and accepted the Terms of Use. Please also read any additional legal notices which apply to the services and products you visit.

The information on this site was produced by BlueOrchard Finance Ltd (“BOF”) to the best of its present knowledge and belief. However, all data and financial information provided is on an unaudited and “as is” basis. The opinions expressed on this site are those of BOF and its employees and are subject to change at any time without notice.

ACCESS AND RESTRICTIONS

All private/retail client information is identified as such and accessible for all site visitors.

This website is not directed at you if BOF is prohibited by any law of any jurisdiction from making the information on this site available to you and is not intended for any use that would be contrary to local law or regulation.

This website is targeted at professional and/or private clients whose domicile/registered office is in countries in which the publication of and/or access to the content of this website is not prohibited, and the funds and/or sub funds and/or specific share classes and investment products or other financial instruments are registered and/or authorized for distribution.

The site is not intended for natural persons and legal entities subject to legislation which prohibits access to the site or products published (due to the user’s nationality or domicile/registered offices or for other reasons). Persons subject to such restrictions are not permitted to access the site.

Some information contained in this site is intended for exclusive use by professional clients as defined in the Federal Act on Financial Services of 15 June 2018 (“FinSA”) and its implementing ordinance (“Professional Clients”) and by qualified investors as defined in the Federal Act on Collective Investment

Schemes of 23 June 2006 (“CISA”) and in its implementing ordinance (“Qualified Investors”), which have their residence or registered office in Switzerland. Such information is not directed to retail clients as defined by FinSA and retail clients should abstain from accessing such information.

The products displayed on this site may only be marketed in certain countries and/or to certain types of clients. Further details on restrictions can be found in the product documentation such as prospectuses, fact sheets or in a marketing material published on this site. Persons to whom all or some of the products published on this site may not be marketed may not access sites containing information regarding the relevant products.

In particular, none of investment products mentioned on this site constitute securities registered under the Securities Act of 1933 (of the United States of America) and they may, unless explicitly stated otherwise, not be offered, sold or delivered to US citizens or persons resident or incorporated in the US and/or other natural or legal persons whose income and/or returns, regardless of origin, are subject to US income tax, as well as persons who are considered to be US persons pursuant to Regulation S of the U.S. Securities Act of 1933 and/or the U.S. Commodity Exchange Act, in each case as amended from time to time. Nothing on this site shall be construed under any circumstances as a solicitation of a US Person (as defined in applicable law/regulation) to purchase any BOF investment product.

COMPANY INFORMATION AND REGULATORY STATUS

This site is owned and operated by BlueOrchard Finance Ltd. The registered office of BOF is Seefeldstrasse 233, 8008 Zurich, Switzerland.

BOF is authorized as an authorized asset manager of collective assets according to the Federal Act on Financial Institutions of 15 June 2018 (“FinIA”) by the Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, CH-3003 Bern, Switzerland, (“FINMA”) and regulated by the latter.

As an authorized asset manager of collective assets BOF is, among others, also subject to the rules the Collective Investment Schemes Act (“CISA”) and the Financial Services Act (“FinSA”).

Our FINSA Client Information Brochure ([Legal Documents - BlueOrchard](#)) explains how BOF applies the regulatory requirements under FinSA and its implementing ordinance.

OWNERSHIP

The information on this site is the sole property of BOF unless otherwise noted and may not be reproduced in full or in part without the express prior written consent of BOF.

RISK DISCLAIMER

All investments are associated with risks, which include the potential loss of the capital invested. The prices, values and profits of invested capital can fall and rise. Investments in foreign currencies are also subject to exchange rate fluctuations. Details regarding the risks associated with a specific investment product are described in the current product documentation, which must be read carefully before investing in any financial products displayed on this site. Furthermore, the most significant risks of investments in financial instruments are explained in the brochure [RISKS INVOLVED IN TRADING FINANCIAL INSTRUMENTS of the Swiss Bankers Association \(SBA\)](#).

Emerging markets impact investments involve a unique and substantial level of risk that is critical to understand before engaging in any prospective relationship with BOF and its various managed or advised investment products. Investments in emerging markets, particularly those involving foreign currencies, may present significant additional risk and in all cases the risks implicated in this disclaimer include the risk of loss of invested capital.

PERFORMANCE NOTICE

Past performance is no indicator of future development and does not offer any guarantee for future returns. The performance data do not include commissions and costs incurred by clients when subscribing or redeeming fund shares. The calculation is performed in a product's currency and may rise or fall as a result of exchange rate fluctuations.

Any performance data on this site represents past performance. The level of tax benefits and liabilities will depend on individual circumstances and may be subject to change in the future.

NO OFFER OR SOLICITATION, RECOMMENDATION OR ADVICE

All information and documents published, distributed or otherwise made available on this site are provided for information purposes only.

No information or documents published on this site constitutes a solicitation, an offer or a recommendation to buy or sell any funds, investment products or other financial instruments, to effect any transactions, or to conclude any legal act of any kind whatsoever. The information on this site is solely product-related and does not take into account any personal circumstances and does not qualify as general or personal investment recommendation or advice.

BOF does not provide investment, legal, tax or other advice through this site and nothing herein should be construed as such advice.

BOF does not represent that any fund, investment product or financial instruments mentioned on this site are suitable for any client. Therefore, you should not rely on the content of this site when making any investment or other decisions. It is your responsibility to evaluate the merits and risks associated with the use of any materials on this site before making any investment decisions based on such materials. Investment or other decisions should be made solely on the basis of the relevant legal fund and investment product documents (prospectus/offering memorandum, fund contract/articles, key information documents, financial reports) of the respective fund and/or investment product.

It is important that you read the relevant fund and investment product documents before you invest in financial instruments to ensure that you understand the investment policy, expenses, specific risks involved and other important matters, to determine whether it is a suitable product for you.

We recommend that you contact an independent financial advisor, tax consultant or other qualified expert in order to determine whether an investment in a particular fund or investment product corresponds to your specific requirements and preferred level of risk.

ALL INTELLECTUAL PROPERTY RIGHTS RESERVED

“BlueOrchard” as well as any relevant logo linked thereto are trademarks or protected intellectual property rights of BOF.

All information published on the BOF site is protected intellectual property and is owned by BOF or third parties. The information may exclusively be used for personal use. No part of the site or information contained therein is intended to grant a licence or a right to use a registered trademark, a logo, an image or other content comprising protected intellectual property. It is prohibited systematically to access contents of the BOF site in order, directly or indirectly, to compile a collection, a database or a directory without the written permission of BOF.

BOF reserves all the intellectual property rights (in particular copyright and trademark rights) with respect to all information and documents on the site and will apply all remedies to fully enforce these rights.

NO LIABILITY OR WARRANTY

All data and financial information provided is on an unaudited and “as is” basis. BOF takes due professional care in preparing the information published on the site. However, BOF assume no warranty or liability for the currency, correctness, accuracy or completeness of the information published on the site. BOF reserves the right to update, amend or delete without notice, at any time, information published on the site. The opinions and assessments expressed on the site reflect the opinion of BOF at the time of publication and do not constitute a general or specific legal, tax or other recommendation.

Insofar as legally permissible, BOF excludes any and all liability for direct and/or indirect damages, lost profits or costs arising from use of (whether such use if proper or improper), or access to this site (or the inability to access or use this site). This exclusion of liability shall also apply to all damages that can be ascribed to third-party tampering with the site. BOF also reject any liability for third-party manipulation of their IT system.

DATA PROTECTION AND PRIVACY POLICY

At BOF, we respect your privacy, and we are committed to keeping your personal data secure.

Our Privacy Policy ([Legal Documents – BlueOrchard](#)) explains how we process personal data. It is directed to individuals whose personal data we handle in the course of carrying out our commercial activities. Those individuals could be clients or prospective clients or their representatives, agents or appointees, or an employee, director, officer or representative of another organization with which we have a business relationship. The Privacy Policy is also directed to visitors to our site.

COOKIES

Most websites use “cookies” to identify users and improve their browsing experience. Cookies are small text files that are downloaded on to a user’s device by websites that the user visits. BOF uses cookies to provide you with a better online experience and, in particular, to tell us how and when pages of our websites are visited, what our visitors’ technology preferences are and whether our websites function properly.

BOF uses cookies to personalize and improve your site experience. BOF uses Google Analytics which is a tool for the analysis of the use of our website and cookies from external media. For more information on what cookies we use and how you can manage them, please visit our **Cookie Policy** ([Legal Documents - BlueOrchard](#)).

Please be aware that certain types of cookies are necessary to browse our site and therefore cannot be disabled. These necessary cookies do not collect any personal information about you.

LINKS TO OTHER WEBSITES

The site may contain third-party content and links to third-party websites. Links to third-party websites provided by this site are provided for information and convenience purposes only. BOF has absolutely no influence over these third-party websites. Hence, BOF assumes no responsibility for the correctness, quality, completeness and legality of such third-party websites' content or for any offers, products and services which they may contain and consequently cannot be held liable. The responsibility for this lies with the operator of the third-party websites accessed via the links. Accessing these third-party websites via such links is at the user’s own risk.

GOVERNING LAW AND JURISDICTION

Any use of this site shall be governed by Swiss law and any conflict of law provisions shall not apply. The exclusive forum for resolution of any dispute and/or claim arising out of or in connection with this site shall be the courts of the Canton of Zurich, Switzerland.

NO ENDORSEMENT BY THE UN

The use of UN Sustainable Development Goals (SDG) icons is for purely informational purposes in providing context for the impact proposition of the investments contemplated by the fund or the investment product. The use of SDG icons and/or any reference to the SDGs is non-promotional and in no way is intended to reflect endorsement by the United Nations nor affiliation with BlueOrchard Finance Ltd, the Schroders Group or any of its subsidiaries.

AGREEMENT TO THE TERMS

By accessing the site and the services, products, information, opinions, documents, functions etc. contained or described therein (hereafter referred to as "information"), you declare that you have understood and accepted these Terms of Use. Please also read carefully any additional legal notices which apply to the services and products published on this site.

THIRD PARTY DATA

Third party data is owned or licensed by the data provider and may not be reproduced or extracted and used for any other purpose without the data provider's consent. Third party data is provided without any warranties of any kind. The data provider and issuer of the document shall have no liability in connection with the third-party data. The terms of the third party's specific disclaimers, if any, are set forth in the Disclaimer at www.blueorchard.com.

OUTSOURCING

BOF has outsourced the provision of IT services (operation of data centers, data storage, etc.) to Schroders group companies in Switzerland and abroad. A sub-delegation to third parties including cloud-computing service providers is possible. The regulatory bodies and the audit company took notice of the outsourcing and the data protection and regulatory requirements are observed.

MSCI DISCLAIMER

Source: MSCI

The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The MSCI information is provided on an “as is” basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the “MSCI Parties”) expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI Party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages. (www.msci.com).

Last updated: June 2023.

Copyright 2023 BlueOrchard Finance Ltd. All rights reserved.