Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law regarding the key information documents related to this product 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

Unit Class: Classic
Product Name: Alpha (LUX) Global Defensive FoF, Sub-Fund of Alpha (LUX) Global Funds (hereafter "the Sub-Fund")
ISIN: LU1544316919
PRIIPs Manufacturer: Alpha Asset Management M.F.M.C, (hereafter "the Company") a member of Alpha Bank Group
Supervising Authority: Commission de Surveillance du Secteur Financier (CSSF)

This Sub-Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). The Company is authorized in Greece and is subject to supervision by the Hellenic Capital Market Commission (HCMC).
For any information, clarification or comment about the product you can call at +30 210 3266505 or visit website www.alphamutual.gr. The information provided in this document is accurate as of 03/07/2026.

What is this product?

Type

The Sub-Fund is part of the Alpha (LUX) Global Funds (hereafter "the Fund") which is an undertaking for collective investment in transferable securities (a "UCITS") in the form of a common fund ("fonds commun de placement") "umbrella fund" type subject to Part I of the Law of 17 December 2010 on undertakings for collective investment.

Term

The Sub-Fund has an indefinite duration and is terminated in accordance with the specific provisions set out in article 14 of the Prospectus.

Objectives

The Sub-Fund aims to achieve a medium / long term capital growth by providing a conservative, balanced investment exposure to various asset classes including equities, bonds and cash. The Sub-Fund invests primarily in units of UCITS and/or other UCIs, including ETFs, which mainly invest in a) equity securities and derivatives b) transferable debt securities and derivatives and c) bank deposits and/or money market instruments. Furthermore, the Sub-Fund may invest in bank deposits and/or money market instruments for treasury purposes. The Sub-Fund promotes environmental and social characteristics and qualifies as product in accordance with article 8 of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector ("SFDR"). The Sub-Fund can invest up to 100% in units of UCITS and other UCIs within the limits stipulated in the investment restrictions. The Sub-Fund may use exchange traded financial derivative instruments for hedging purposes in order to reduce the impact of market movements, credit risks, currency fluctuations, interest rate risks and for the purpose of efficient portfolio management.
Benchmark: 50% Bloomberg Euro Aggregate Bond Total Return Index, 20% MSCI All Country World Price Return USD Index, 30% Barclays Benchmark Overnight EUR Cash Index. The Sub-Fund is actively managed and is not designed to track the Benchmark. Consequently, Sub-Fund's portfolio composition and performance may deviate materially from benchmark composition and performance. The benchmarks' performance is calculated in the Sub-Fund's Unit Class currency. Therefore, when the relevant benchmark has a different currency than the Sub-Fund's Unit Class, its performance will be converted into the currency of the correspondent Sub-Fund's Unit Class.
The Units of the Sub-Fund are accumulating Units irrespective of the Unit Class.
The reference currency of the Sub-Fund: EUR.
The investor can subscribe or redeem units of the Sub-Fund on a daily basis (banking days in Luxembourg).
The "Alpha (LUX) Global Defensive FoF" Sub-Fund is exposed to market risk arising from fluctuations in the portfolio's market value, attributed to market movements. The Sub-Fund is exposed to credit risk arising from the underlying assets of the funds in which the Sub-Fund invests. The Sub-Fund is also exposed to liquidity risk, the risk that certain assets of the Sub-Fund cannot be liquidated at the desired time or at a limited cost, in order for the Sub-Fund to comply at all times with its redemption obligations. In more detail, the risks associated with the Sub-Fund are presented in the next section "What are the risks and what could I get in return?"

Intended retail investor

To investors with a medium to long investment horizon, two years minimum (recommended holding period) and a low to medium risk profile who seek gains through a diversified portfolio.

Other relevant information

- Depositary: CACEIS Bank, Luxembourg Branch
- Further information about the Prospectus, the latest annual / semi-annual reports in English and Greek can be obtained free of charge from our website www.alphamutual.gr or via Alpha Bank branches.
- Further practical information for the Sub-Fund along with the latest unit prices are available at www.alphamutual.gr.
- The document describes a compartment (Sub-Fund) of the Fund. The Prospectus of the Fund and periodic reports are prepared for the entire Fund. The assets and liabilities of each sub-fund are segregated by law, meaning that the liabilities allocated to one sub-fund may not impact the other sub-fund. You may exchange units of the Sub-Fund for units of other Sub-Funds of the Company in accordance with the Fund's Prospectus.

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

The risk indicator assumes you keep the Sub-Fund for 2 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

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. On a risk scale 1 to 7, we have classified the Sub-Fund at 2 which is a “low” risk class. This classification rates at a "low" level the potential losses from the Sub-Fund's future performance and poor market conditions are very unlikely to have an impact on the capacity of the Sub-Fund, legally represented, to pay you through its Depositary. Other relevant risks of the Sub-Fund not included in the summary risk indicator are issuer credit risk (the risk that the issuer of a bond or money market instrument defaults on its obligations), liquidity risk, the risk that certain assets of the Sub-Fund cannot be liquidated at the desired time or at a limited cost, in order for the Sub-Fund to comply at all times with its redemption obligations, operational risk, the risk of loss for the Sub-Fund that may arise from human errors or omissions, process errors, system failures or external events, including risks related to the custody of the Sub-Fund's assets and sustainability risk, an environmental, social or governance event or condition that, if it occurs, could cause a negative material impact on the value of the Sub-Fund’s underlying assets. The Sub-Fund does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

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, the average, and the best performance of the Sub-Fund over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 2 years Example Investment: 10.000 EUR		If you exit after 1 year	If you exit after 2 years
Scenarios			
Minimum	You could lose some or all of your investment		
Stress	What you might get back after costs	7.940 €	8.250 €
	Average return of each year	-20,6%	-9,2%
Unfavourable	What you might get back after costs	9.280 €	8.710 €
	Average return of each year	-7,2%	-6,7%
Moderate	What you might get back after costs	9.990 €	10.070 €
	Average return of each year	-0,1%	0,4%
Favourable	What you might get back after costs	10.420 €	10.960 €
	Average return of each year	4,2%	4,7%

The figures shown include all the costs of the Sub-Fund itself as well as the distribution costs you may pay to your distributor. It may not include your advisor’s costs . The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between January 2021 and January 2023. The moderate scenario occurred for an investment between July 2018 and July 2020 and the favourable scenario between January 2023 and January 2025.

What happens if the Company is unable to pay out?

The Depositary ensures that the Sub-Fund’s assets are kept separate from their own assets as well as those of its other clients without being affected in the event of default of the Company’s payments. There is no compensation or guarantee system for investors.

What are the costs?

The person advising on or selling you this product in the context of providing investment services, may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Cost 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 Unit Class and how well the Sub-Fund 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 Sub-Fund performs as shown in the moderate scenario

—10.000 EUR is invested.

	If you exit after 1 year	If you exit after 2 years
Total costs	284 €	477 €
Annual cost impact (*)	2,8%	2,4% each year

(*) 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 2,8% before costs and 0,4% after costs.

Composition of costs

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 In case of conversion into unit of another class or another sub-fund, no conversion fee is charged but unitholders may be requested to bear the difference in entry costs if higher	**100 EUR**
Exit costs	0,00 % of your investment before it is paid out to you	**0 EUR**
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,76 % of the value of your investment per year This is an estimate based on actual costs over the last year	**174 EUR**
Transaction costs	0,12 % 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 EUR**
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this Sub-Fund	**0 EUR**

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

Recommended holding period: 2 years

The Sub-Fund has no minimum required holding period. However, it is recommended for investors to maintain their investment for 2 years (recommended holding period or RHP). This RHP is chosen based on an assessment of the asset mix risk, reward profile and costs of the Sub-Fund. You have the option to redeem part or all of your investment any business day in Luxembourg with the respective redemption fee (if any). The redemption of Sub-Fund's units is mandatory when requested by the unitholder in accordance with the specific provisions set out in articles 5.2.3 and 17.1.8 of the Prospectus.

How can I complain?

In case you wish to file complaints with respect to the Sub-Fund or the Company's or the person that offers advice with respect to the Sub-Fund or the person selling you units of the Sub-Fund, you may address to the Company or Alpha Bank branches, either electronically at https://www.alphamutual.gr/en/contact-us and email at info@alphaasset.gr, or call at +30 210 3266505 (Alpha Asset Management M.F.M.C.), or send a fax at +30 210 326 6506, or via post using the address Stadiou 40, 105 64 Athens (Company head office) and all Alpha Bank branches (main distributor).

Other relevant Information

Possible reviews or updates in the key information documents for investors are available on the website www.alphamutual.gr. Any additional information documents can be provided only upon your request. Information relevant to previous performance of the Sub-Fund is available on the website https://www.alphamutual.gr/en/our-mutual-funds for the past 8 years. Previous calculations for monthly scenario returns are available at www.alphamutual.gr.

Alpha Asset Management M.F.M.C is responsible for the content of this document only if it is misleading, inaccurate, or inconsistent with the relevant parts of the Prospectus for the Fund.

The Company's Remuneration Policy, which includes, among other things, a description of how remuneration and benefits are calculated, as well as the identity of persons responsible for awarding them, is available in printed form, upon request and free of charge, as well as through the Company's website at www.alphamutual.gr.