

**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****SHARE ORIGINAL, a sub-fund of RENAULT INTERNATIONAL FCPE (990000120929)**

**Manufacturer:** BNP PARIBAS ASSET MANAGEMENT Europe ("BNPP AM")

**Website:** <https://www.bnpparibas-am.com>

**Telephone number:** call +33 9 69 320 346 for more information.

The AMF (Autorité des marchés financiers — French financial markets authority) is responsible for supervising BNPP AM in relation to this Key Information Document.

BNPP AM is authorised in France under number GP96002 and is regulated by the AMF.

**Date of production of the KID:** 16/04/2026

**Alert: You are about to purchase a product that is not simple and may be difficult to understand.**

**WHAT IS THIS PRODUCT?****Type**

This Product is an alternative investment fund (AIF). It is established as a sub-fund of an FCPE (fonds commun de placement d'entreprise — employees' mutual investment fund) subject to the provisions of the French Monetary and Financial Code. This is an Individual Group FCPE open to current and former RENAULT INTERNATIONAL group employees.

**Term**

This Product was initially established for a term of 99 years.

BNPP AM is not entitled to dissolve the Product unilaterally. The Supervisory Board decides on merger, split or liquidation operations.

**Objectives**

Sub-fund classification: "Invested in the listed securities of the company".

Under this classification, the Sub-fund must invest more than one third of its net assets in securities of the company or a related company under the conditions set forth in Article L. 3344-1 of the French Labour Code. The company securities in which the Sub-fund invests are exclusively RENAULT shares (FR0000131906) listed on Euronext Paris.

The Sub-fund is open to payments by employees and former employees of RENAULT Group companies whose registered office is located in one of the following countries: Argentina, Brazil, Spain, India, Morocco, Romania, Slovenia and Türkiye.

As the net asset value is expressed in euro, Unitholders of non-eurozone countries are exposed to the risk of an appreciation of their country's currency against the euro (currency risk).

The management objective of the "SHARE ORIGINAL" Sub-fund is to track the upward and downward trend in the share price, and to maintain a tracking error between the net asset value of the Sub-fund's units and the RENAULT share price of less than 1% in absolute terms.

The tracking error described above is a target and there will be no payouts if it is surpassed.

As a result of securities transactions and changes in the amount of the Sub-fund's liquid assets, disparity will inevitably arise between the net asset value of Sub-fund's units and the RENAULT share price. In order to limit this as far as possible, the number of units may be adjusted on the basis of the share price in the following cases:

- A decrease or increase in the nominal value of the security,
- Payment of dividends,
- Free allocation of shares,
- An increase in assets where there is an increase in capital or a sale of securities reserved for RENAULT Group employees,
- Other various securities transactions affecting RENAULT shares.

If no such adjustment is made for more than a year, the management objective to maintain a tracking error of 1% for the Fund as set out above may no longer be met.

The Sub-fund invests between 98% and 100% of its net assets in RENAULT shares and any remaining portion (between 0% and 2%) in units or shares of AMF money-market and/or short-term money-market UCITS and/or alternative investment funds (AIF) and/or in cash.

Other information:

Recommended investment period: five years minimum. This length of time represents the legal time frame during which your assets will be unavailable (i.e. five years), except in the event of early release.

The income and earnings from the assets that comprise the Fund must be reinvested. The amounts thus reinvested increase the total value of the assets and result in the issuance of new units or fractions of units.

Subscription and redemption requests (accompanied, if necessary, by supporting documents), shall be sent daily to the custodian account-keeper of the units and shall be processed at an unknown price at the redemption price in accordance with the rules laid down in the regulations.

**Intended retail investor**

This Product is designed for beneficiaries of an employee and/or retirement savings scheme who have neither the financial expertise nor the specific knowledge to understand the Product, but who can nevertheless sustain a total loss of capital. It is suited for clients who seek growth of capital. Potential investors should have an investment horizon of at least five years. This length of time does not include unavailability constraints linked to employee and/or retirement savings schemes.

**Practical information**

■ Depository: BNP PARIBAS

■ Custodian account-keeper(s): BNP PARIBAS

■ This Key Information Document describes a sub-fund of the RENAULT INTERNATIONAL FCPE. Further information on the Sub-fund can be found in the FCPE's regulations and periodic reports. The assets and liabilities of the FCPE's different sub-funds are separated.



- The regulations, the net asset value and the latest annual and periodical documents (written in French) are available through your personal space on the website: [www.epargne-retraite-entreprises.bnpparibas.com](http://www.epargne-retraite-entreprises.bnpparibas.com) or through your personal space on your account-keeper's website, or where applicable, your insurance company's website, and/or on the website: [www.bnpparibas-am.com](http://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.
- The Supervisory Board: assesses the financial, administrative and accounting management of the FCPE, the management report and the annual financial statements of the FCPE; decides on merger, split or liquidation operations and gives advance approval to amendments to the FCPE regulations where required by the said regulations. It does not exercise the voting rights attached to the capital securities issued by the Company and recorded in the assets of the Fund. In accordance with the provisions of paragraph 4 of Article L. 214-165 of the French Monetary and Financial Code, unitholders shall exercise individually the voting rights attached to the RENAULT Shares corresponding to the number of units they hold. The Supervisory Board shall exercise the voting rights corresponding to the fraction of the rights resulting from fractional shares; for this purpose, the Chairman shall represent the Fund at the general meetings of the issuing company and shall collect the votes of the members of the Board in advance.
- Information on the composition of the FCPE's Supervisory Board is available in the FCPE's regulations.

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

### Risk indicator



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 6 out of 7, which is the second highest risk class. The risk category is justified by exclusive investment in the securities of a single company. The valuation of these securities is tied to the company's performance and financial position. The Product presents a specific equity risk insofar as it is invested in the securities of a single company. Therefore, a fall in the value of the company's securities will mean a fall in the net asset value. In other words, the potential losses related to the Product's future results are high, and if the market situation deteriorates, it is very likely that the value of your investment will be affected when you request the redemption of your units.

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 the person marketing the Product. 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 shown are illustrations using the worst, average and best performance of the Product and/or a listed benchmark over the last ten years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 5 years	If you exit after 1 year (in the event of early release)	If you exit after 5 years
<b>Example investment: EUR 10,000</b>		
<b>Scenarios</b>		
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.	
<b>Stress</b>	<b>What you might get back after costs</b>	EUR 1,268.07
	Average return each year	-87.32%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	EUR 2,977.11
	Average return each year	-70.23%
<b>Moderate</b>	<b>What you might get back after costs</b>	EUR 9,977.77
	Average return each year	- 0.22%
<b>Favourable</b>	<b>What you might get back after costs</b>	EUR 20,854.15
	Average return each year	108.54%

The scenarios below occurred for an investment using a suitable listed benchmark.

The favourable scenario occurred for an investment between 2020 and 2025.

The moderate scenario occurred for an investment between 2018 and 2023.

The unfavourable scenario occurred for an investment between 2017 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.

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 and 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 year (in the event of early release)	If you exit after 5 years
<b>Total costs</b>	EUR 0.08	EUR 0.23
<b>Annual cost impact (*)</b>	0.00%	0.00% 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 -10.32% before costs and -10.32% after costs. We may share part of the costs with the person selling you the Product to cover the services they provide to you. They will inform you of the amount.

## Composition of Costs

One-off costs upon entry or exit	If you exit after 1 year	
<b>Entry costs</b>	We do not charge an entry fee for this Product. EUR 0	
<b>Exit costs</b>	We do not charge an exit fee for this Product. EUR 0	
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	0.05% of the value of your investment per year, all of which is paid for by the company. The amount is based on past costs calculated as at 31/12/2025. EUR 0	
<b>Transaction costs</b>	0.001% 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. EUR 0.08	
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this Product. EUR 0	

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

**Recommended holding period: 5 years.** This length of time does not include unavailability constraints linked to employee and/or retirement savings schemes.

The recommended holding period has been defined and is based on the risk and reward profile of the Product.

Investors may request the redemption of their units on the basis of the net asset value, details of which are set out in the regulations.

Any redemption made before the end of the recommended holding period may have a negative impact on the Product's performance profile and the risk profile.

## HOW CAN I COMPLAIN?

For any complaints, investors are invited to contact their custodian account-keeper of the units. They can also contact BNPP AM via its website [www.bnpparibas-am.fr](http://www.bnpparibas-am.fr) (Complaints Management Policy section at the bottom of the page) or by sending a registered letter to BNP PARIBAS ASSET MANAGEMENT Europe, Service Client, TSA 90007, 92729 Nanterre CEDEX, France or by emailing [amfr.reclamations@bnpparibas.com](mailto:amfr.reclamations@bnpparibas.com).

## OTHER RELEVANT INFORMATION

- In order to access the Product's past performances and performance scenarios, log in to your personal space from your account-keeper's website, or where applicable, your insurance company's website.
- The chart on the website shows the Product's performance as the percentage loss or gain per year over a period of up to seven years depending on the lifetime of your Product.
- For this Product, the Management Company may decide to extend the notice period for redemptions and/or to apply exit fees payable to the FCPE, where the liquidity conditions so warrant, in accordance with the terms set out in the regulations.
- Investors can 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.

