

# Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

## FAB Shariah MENA Dividend Leader Fund: USD Accumulating (I)

A sub-fund of OneShare plc

ISIN: IE00BYP54615

### Objectives and Investment Policy

The investment objective of FAB Shariah MENA Dividend Leader Fund (the "Fund") is to provide attractive levels of income through investing in Shariah compliant fundamentally strong dividend paying companies with prospect of capital gains over the medium term.

The Fund aims to achieve this investment objective by investing in Shariah compliant equities and/or equity-related securities (such as participatory notes (also known as P-Notes), warrants which are fully funded and give unleveraged indirect exposure to Shariah compliant equities in which the Fund may not invest directly due to regulatory restrictions, convertible bonds, ADRs and GDRs), listed or traded on Recognised Exchanges worldwide, of strong dividend paying Shariah compliant equities of companies domiciled in MENA countries, Turkey and India and/or Shariah compliant equities of companies which derive a significant proportion of their revenues or profits from, or have a significant portion of their assets in MENA countries, Turkey and India. It is not intended that the Fund's exposure to Turkey and India will exceed 20% of the Net Asset Value of the Fund. The Investment Manager has 100% discretion to select underlying investments based on the Fund's Investment Guidelines.

The Fund is suitable to investors with a medium to long term time horizon (typically 3 to 5 years). Consequently, it may not be appropriate for investors who wish to withdraw their money prior to that period.

Any income arising from the Fund, attributable to this share class, will be accumulated daily in the Net Asset Value per Share of this share class and distributions will not be declared.

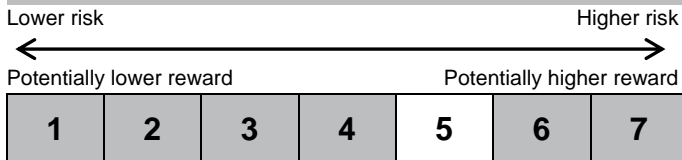
Shares in the Fund can be created and sold on Monday, Tuesday, Wednesday and Thursday of each week provided that the banks in UAE and Ireland are open.

The Fund is considered to be actively managed in reference S&P Pan Arab Composite LargeMidCap Dividend Focused 10/40 Capped Shariah Index (Custom) (the "Benchmark") by virtue of the fact that it uses the Benchmark for performance comparison purposes and the performance fees payable to the Investment Manager are calculated based on the performance of the Fund against the Benchmark. However, the Benchmark is not used to define the portfolio composition of the Fund or as a performance target and the Fund may be wholly invested in securities which are not constituents of the Benchmark.

Please refer to the Prospectus of OneShare plc (the "Company") and Fund Supplement for more detailed information.

Unless otherwise defined in this document, all words and expressions defined in the Company's current Prospectus shall have the same meaning herein.

### Risk and Reward Profile



- Historical data may not be a reliable indication for the future.
- The risk category shown is not guaranteed and may shift over time.

- The lowest category does not mean 'risk free'. The Fund is in risk category 5 as it primarily invests in shares of MENA countries, the prices of which can vary from day to day. The Fund is also subject to risks which are not adequately captured in the calculation of the risk-reward indicator associated with the following: A more detailed description of the risk factors that apply to the Fund is set out in the "Risk Factors" section of the Prospectus and in the Fund Supplement. You should review these risk factors before making any investment in the Fund.

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	5.00%
Exit charge	2.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	3.46%
Charges taken from the Fund under certain specific conditions	
Performance fee	10.00% a year of any returns the Fund achieves over the S&P Pan Arab Composite LargeMidCap Dividend Focused 10/40 Capped Shariah Index (Custom).

The entry and exit charges shown are maximum figures. In some cases you may pay less – you can find this out from your financial adviser.

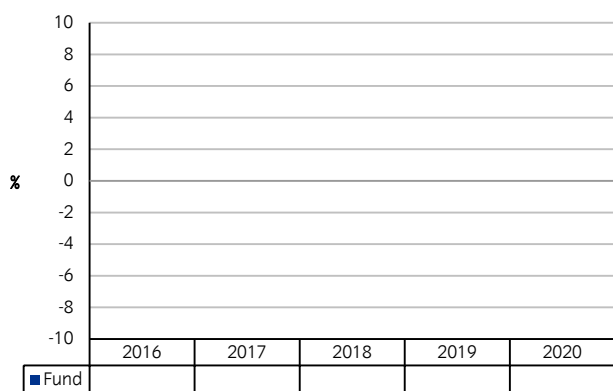
Subscription fees of up to 5% of the total subscription amount may be charged by the Global Distributor or any Local Distributor.

A redemption fee not exceeding 2% of the Net Asset Value of Shares being redeemed may be imposed on the redemption of Shares for the benefit of the Fund where the holding period is less than 90 calendar days in order to deter short term or abusive trading practices.

The ongoing charges figure is an estimate, based on the expected total of charges as the share class has not launched. This figure may vary from year to year and excludes portfolio transaction costs.

For more information about charges, please see the section entitled "Fees and Expenses" in the Fund's Prospectus and Fund Supplement (which are available at [www.bankfab.com](http://www.bankfab.com)).

## Past Performance



- As the share class does not yet have performance for one complete calendar year, there is insufficient data to provide a useful indication of past performance to investors.
- The Fund was created on the 12/03/2013.

## Practical Information

- This USD class of shares has been selected as being representative of the following share classes of the Fund: USD Distributing (I) and as such separate Key Investor Information has not been prepared for these share classes. Information on the other share classes of the Fund can be obtained from [www.bankfab.com](http://www.bankfab.com).
- The Fund's depository is Northern Trust Fiduciary Services (Ireland) Limited.
- The Fund is subject to the tax laws and regulations of Ireland. Depending on your country of residence, this might have an impact on the personal tax position of your investment. For further details contact a financial advisor.
- The Directors of the Company may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus and Supplement for the Fund.
- The Company is an umbrella investment company and this document describes a share class of a sub-fund of the Company. The Prospectus and periodic reports are prepared for the entire Company. The assets and liabilities of each sub-fund are segregated subject to the provisions of Irish law. However, these provisions have not been tested in other jurisdictions.
- Details of the remuneration policy of the Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, are available at [www.bankfab.com](http://www.bankfab.com) and a paper copy of such remuneration policy is available to investors free of charge upon request.
- Subject to the conditions set down in the Prospectus, you are entitled to switch from one or more share classes to another either in the Fund or another sub-fund of the Company. Please refer to the Prospectus and Fund Supplement for further details.
- Should you require further information on the Fund, you may visit [www.bankfab.com](http://www.bankfab.com) to obtain the NAV of the share class calculated in USD (this will also be available from the Administrator during normal business hours), current Prospectus, Fund Supplement and the most recent annual and any subsequent half-yearly reports and accounts in English free of charge.

*This Fund is authorised in Ireland and regulated by the Central Bank of Ireland.*

*This Key Investor Information is accurate as at 19 February 2021.*