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 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

Lyxor Euro Overnight Return UCITS ETF - Acc

A Sub-Fund of MULTI UNITS FRANCE

FR0010510800 - Currency: EUR

This Sub-Fund is authorised in France.
Management Company: Amundi Asset Management (hereinafter: "we"), a member of the Amundi Group of companies, is authorised in France and regulated by the Autorité des marchés financiers.
AMF responsible for supervising Amundi Asset Management in relation to this Key Information Document.
For more information, please refer to www.amundi.fr or call +33 143233030.

This document was published on 26/01/2023.

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What is this product?

Type: Shares of a Sub-Fund of MULTI UNITS FRANCE, a SICAV.

Term: The Sub-Fund has an unlimited duration. The Management Company may dissolve the Fund by means of liquidation or merger with another fund in accordance with legal requirements.

AMF Classification ("Autorité des Marchés Financiers"): Not applicable

Objectives: The Fund is a passively managed index-based UCITS.
The Fund's objective is to replicate, upwards and downwards, the performance of the Solactive Euro Overnight Return Index (the "Benchmark"), denominated in euro (EUR) and representative of the evolution of a deposit paid at the Eurozone short-term rate (Euro Short Term Rate, or ESTER) increased by 0.085%, while minimising the tracking error between the Fund's performance and that of the Benchmark (the "Tracking Error").
The expected Tracking Error under normal market conditions is indicated in the Fund's prospectus.
The Solactive AG website (https://www.solactive.com) contains additional information on the Benchmark.
The Fund aims to achieve its objective through indirect replication, namely by entering into one or more OTC futures contracts (eligible forward financial instruments, "FFIs").
The Fund may invest in a diversified portfolio of euro zone debt securities, the performance of which will be exchanged for that of the Benchmark through FFIs.
At least 60% of the value of the Fund's assets corresponds to balance sheet assets with a residual maturity of two years or more.
The updated composition of the portfolio of securities held by the Fund is shown on the website amundietf.com.
In addition, the indicative net asset value is shown on the Reuters and Bloomberg pages of the Fund and can also be stated on the websites of the Fund's listing markets.

Intended retail investors: This product is intended for investors with a basic knowledge and little or no experience of investing in funds, who are seeking to preserve all or part of their invested capital over the recommended holding period and who are prepared to assume a high level of risk on their initial capital.

Redemption and transaction: Shares may be sold (redeemed) as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the MULTI UNITS FRANCE prospectus.

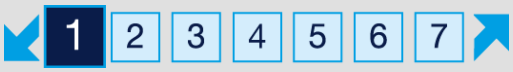
In accordance with the prospectus, net income and capital gains from sales may be capitalised or distributed at the discretion of the Management Company.

More information: Further information regarding the Sub-Fund, including the prospectus and financial reports, is available free of charge on request from: Amundi Asset Management - 91-93 boulevard Pasteur, 75015 Paris, France.
The net asset value of this Sub-Fund is available at www.amundi.fr.

Depositary: SOCIETE GENERALE.

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

RISK INDICATOR



Lowest risk — Highest risk

The risk indicator assumes you keep the product for 1 year.

We have classified this product as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

Additional risks: Market liquidity risk could amplify the variation of product performances.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the MULTI UNITS FRANCE prospectus.

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 movement in the markets or because we are not able to pay you.

PERFORMANCE SCENARIOS

The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performance of the Sub-Fund over the last year. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

What you get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

Recommended holding period: 1 year(s) Investment EUR 10,000		
Scenarios		**If you exit after 1 year(s)**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress Scenario	**What you might get back after costs**	€9,010
	Average return each year	-9.9%
Unfavourable Scenario	**What you might get back after costs**	€8,960
	Average return each year	-10.4%
Moderate Scenario	**What you might get back after costs**	€8,990
	Average return each year	-10.1%
Favourable Scenario	**What you might get back after costs**	€9,040
	Average return each year	-9.6%

The figures shown include all the costs of the product itself, but may or 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.

This type of scenario occurred for an investment using a suitable proxy.

What happens if Amundi Asset Management is unable to pay out?

A separate pool of assets is invested and maintained for each Sub-Fund of MULTI UNITS FRANCE. The assets and liabilities of the Sub-Fund are segregated from those of other funds as well as from those of the Management Company, and there is no cross-liability among any of them. The Sub-Fund would not be liable if the Management Company or any delegated service provider were to fail or default.

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.
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.

COSTS OVER TIME

Investment EUR 10,000	
Scenarios	**If you exit after 1 year***
Total costs	€9
Annual Cost Impact**	0.1%

* Recommended holding period.
** 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 -10.01% before costs and -10.10% after costs.
These figures include the maximum distribution fee that the person selling you the product may charge (0.00% of amount invested/EUR 0). This person will inform you of the actual distribution fee.

The amounts shown do not take into account the costs associated with the package or any insurance contract associated with the Fund.

COMPOSITION OF COSTS

	One-off costs upon entry or exit	If you exit after 1 year
Entry costs*	We do not charge an entry fee for this product.	EUR 0
Exit costs*	We do not apply exit charges for this product, but the person selling you the product may do so.	EUR 0
	Ongoing costs taken each year	
Management fees and other administrative or operating costs	0.10% of the value of your investment per year. This percentage is based on the actual costs over the last year.	EUR 10
Transaction costs	There are no transaction charges for this product	EUR 0
	Incidental costs taken under specific conditions	
Performance commissions	There are no performance commissions for this product.	EUR 0

*On the secondary market: the Fund is an ETF, so investors who are not Authorised Participants must, in principle, buy or sell the Fund's shares on the secondary market. On the secondary market, investors may incur brokerage charges and/or transaction charges when they place their orders to buy/sell on the relevant stock exchange. These charges are collected by market intermediaries rather than being deducted by/paid to the Fund or the Management Company. Investors may also pay an additional sum amounting to the difference between the sale price and the purchase price of the Fund's shares (bid-ask spread).
On the primary market: Authorised Participants who subscribe to/redeem their shares directly from the Fund will pay the costs applicable to the Fund's primary market as described in the prospectus.

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

Recommended holding period: One year is based on our assessment of the risk and reward characteristics and costs of the Sub-Fund.

This product is designed for short-term investment; you should be prepared to stay invested for at least 1 years. You can redeem your investment at any time, or hold the investment longer.

Order Schedule: Orders to buy and/or sell (redeem) units received and accepted by 5:00 pm on any business day in France are ordinarily processed on the same day (using the valuation of that day).

How can I complain?

If you have any complaints, you may:
- Call our complaints hotline on +33 143233030
- Mail Amundi Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail to complaints@amundi.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website at www.amundi.fr.
If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

You may find the prospectus, statutes, key investor documents, notices to investors, financial reports, and further information documents relating to the Sub-Fund including various published policies of the Sub-Fund on our website www.amundi.fr. You may also request a copy of such documents at the registered office of the Management Company.
Past performance: You can download the past performance of the Sub-fund over the last ten years at www.amundi.fr.

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.amundi.fr.