

KEY INFORMATION DOCUMENT



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

| | |
|-----------------------------|--|
| NAME | CC Funds SICAV plc - Malta High income Fund |
| ISSUER/MANUFACTURER | Calamatta Cuschieri Investment Management Limited (CCIM), part of the CC Finance group of companies |
| IDENTIFIER | Class B (Distribution) Investor Shares (ISIN: MT7000022281) |
| CONTACTING THE MANUFACTURER | Website: www.ccfunds.com.mt Call +356 2568 8688 for more information |
| COMPETENT AUTHORITY | The Sub-Fund is authorised in Malta and regulated by the Malta Financial Services Authority (the "MFSA"). Calamatta Cuschieri Investment Management Limited is authorised in Malta and regulated by the MFSA. |
| DATE | This Key Investor Information document is accurate as at 31 December 2025. |

The Key Information Document describes Class B of the CC Funds SICAV plc - Malta High income Fund whereas the Prospectus, the Offering Supplement and periodic reports are prepared for the entire CC Funds SICAV or the entire Fund.

WHAT IS THIS PRODUCT?

| | |
|------|--|
| TYPE | UCITS |
| TERM | <ul style="list-style-type: none"> This product has no maturity date. |

OBJECTIVES

- The Sub-Fund's objective is to maximise the total level of return for investors through investment, primarily, in debt securities and money market instruments issued or guaranteed by the Government of Malta, and equities and corporate bonds issued and listed on the Malta Stock Exchange.
- The Investment Manager ("We") will invest at least 85% of the Net Assets of the Sub-Fund in a portfolio of debt securities and money market instruments issued or guaranteed by the Government of Malta, as well as equities and corporate bonds issued and listed on the Malta Stock Exchange, either directly or indirectly via eligible collective investment schemes.
- The Investment Manager will, maintain an exposure to local debt securities issued and listed on the Malta Stock Exchange and Regulated Market in Malta of at least 55% of the value of the Net Assets of the Sub-Fund
- We may invest directly (or indirectly via eligible exchange traded funds and/or eligible collective investment schemes) in "Non Maltese Assets" up to 15% of the Net Assets of the Sub-Fund in: (i) eligible debt securities and/or money market instruments issued or guaranteed by Governments of EU, EEA and OECD Member States other than Malta, including their supranational bodies, their constituent states or their local authorities; (ii) eligible international equity and debt securities.
- the Sub-Fund shall be precluded from investing, in the aggregate, more than 10 % of its assets in units or shares of other UCITS or other CIS.
- We may use financial derivative instruments such as options, futures and forwards for hedging purposes but not for speculative purposes. Other than in relation to these hedging instruments, the Sub-Fund will not be leveraged.
- The Sub-Fund is expected to be skewed towards Maltese securities and hence may be exposed to liquidity risks in view of the thin levels of trading activity in Maltese securities.**

The Fund is actively managed, not managed by reference to any index.

Management Discretion: The Investment Manager has the discretion to buy and sell investments on behalf of the Sub-Fund within the limits of the Objective and Investment Policy.

Currency: The Shares in the Sub-Fund are denominated in Euro.

Buying and Selling Shares: You can buy and sell Class B (Distribution) Investor Shares (this "Class") on each business day (Monday to Friday other than public holidays in Malta and the Dividend Cut-Off Date, as defined in the Offering Supplement of the Sub-Fund). The Investor has the right to exchange his investment in units in one compartment for units in another compartment.

Distribution Policy: It is intended that the Company will distribute dividends on the 30th April and 31st October each year in respect of the Class B (Distribution) and the Class D (Distribution) Investor Shares.

Target: the sub-fund targets Maltese bonds and equities instruments.

Long-term investment: You should consider Shares in the Sub-Fund as a long-term investment. Since Entry Charges (see below) are deducted from your subscription amount, if you sell your Shares before the price of the Shares increases / dividends are paid you may receive less than the amount invested.

The Sub-Fund's depositary bank is Sparkasse Bank Malta plc. The Sub-Fund's assets and liabilities as well as its legal liability are segregated from other Sub-Funds of the Company.

Further information about the Sub-Fund can be found in the Prospectus and related Offering Supplement as well as the latest annual and half-yearly financial reports. Copies can be obtained along with other information, such as NAV prices, by contacting the Fund Administrator (CC Fund Services (Malta) Limited) or the Investment Manager or from the website www.ccfunds.com.mt. Information about other share classes can be obtained from the Offering supplement available on www.ccfunds.com.mt

The fund's return is determined by the increase or decrease in value of the holdings in which the Fund invests during the holding period.

INTENDED RETAIL INVESTOR

This fund may be suitable for investors who plan to hold their investment for at least 3 years and who understand that the money invested in the fund may both increase and decrease in value and that it is not certain that the entire capital invested can be returned. Investing in the Fund does not require any specific prior knowledge or experience of UCITS or financial markets.

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

SUMMARY RISK INDICATOR



The risk indicator assumes you keep the product for 3 years
The actual risk can vary significantly if you cash-in at an early stage and you may get back less.

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.

We have classified this product as 2 out of 7 which is low. This rates the potential losses from future performance at low level, and poor market conditions are very unlikely to impact the capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment. You cannot lose more than amount invested. Investor shall note that the product may be exposed to further risks such as operational, counterparty, political, sustainability and legal risks that are not included in the Summary Risk Indicator.

For more details about portfolio risks, see paragraph "Risk Factors" of the [prospectus](#).

The Sub-Fund is expected to be skewed towards Maltese securities and hence may be exposed to liquidity risks in view of the thin levels of trading activity in Maltese securities.

The Sub-Fund may be concentrated in a limited number of Maltese securities and as a result, may have significant risk exposure to country risk and issuer risk.

PERFORMANCE SCENARIOS

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns and on certain assumptions. Actual returns could be lower.

| RECOMMENDED HOLDING PERIOD: | | 3 years | |
|-----------------------------|-------------------------------------|--------------------------|---------------------------|
| INVESTMENT: | EUR 10,000 | If you exit after 1 year | If you exit after 3 years |
| SCENARIOS | | | |
| Stress scenario | What you might get back after costs | EUR 8,190 | EUR 9,400 |
| | Average return each year | -18.1% | -6.0% |
| Unfavourable scenario | What you might get back after costs | EUR 9,380 | EUR 9,880 |
| | Average return each year | -6.2% | -1.2% |
| Moderate scenario | What you might get back after costs | EUR 10,020 | EUR 9,980 |
| | Average return each year | 0.2% | -0.2% |
| Favourable scenario | What you might get back after costs | EUR 10,520 | EUR 10,140 |
| | Average return each year | 5.2% | 1.4% |

- The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor/and includes the costs of your advisor or distributor. 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 Malta High Income Fund and its benchmark (10% of a basket of Maltese Corporate Bond, 45% Maltese Stock Index, 45% of Iboxx Eur Corporate Index) over the last 10 years.
- The stress scenario shows what you might get back in extreme market circumstances.
- The unfavourable scenario occurred for an investment in the Fund between 28/02/2020 - 27/02/2023
- The moderate scenario occurred for an investment in the benchmark between 30/06/2017 - 29/06/2020
- The favourable scenario occurred for an investment in the Fund between 30/04/2018 - 29/04/2021

WHAT HAPPENS IF CALAMATTA CUSCHIERI INVESTMENT MANAGEMENT LIMITED IS UNABLE TO PAY OUT?

By law, the fund's assets are not held in custody by the fund management company and each fund must have a specific depository that handles the safekeeping of the fund's assets. The fund's assets and liabilities are segregated from the assets and liabilities of other sub-funds and of the investment manager. As a result, the fund's ability to pay out is not affected by the default of Calamatta Cuschieri Investment Management Ltd. In the event of the bankruptcy of the fund management company, the management of the fund is taken over by the depository (Sparkasse Bank Malta plc). There is no compensation or guarantee scheme for investors in the fund.

WHAT ARE THE COSTS?

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 product and how well the product does where applicable. 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 | If you exit after 3 years |
|-------------------------------|--------------------------|---------------------------|
| Total costs | EUR 417 | EUR 685 |
| Annual cost impact (*) | 4.2% | 2.3% |

(*) "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 0.2% before costs and -2.1% after costs.

Composition of costs

| | One-off costs upon entry or exit | Annual cost impact if you exit after 1 year |
|--|--|---|
| Entry costs | up to 2.5% of the amount you pay in when entering this investment | EUR 265.8 |
| Exit costs | We do not charge an exit fee for this product but the person selling you the product may do so | - |
| Ongoing costs taken each year | | |
| Management Fees and other administrative or operating costs | 1.4% of the value of your investment per year. This is an estimate based on actual costs over the last year. | EUR 142.7 |
| Portfolio transaction costs | 0.1% 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. | EUR 8.2 |
| Incidental costs taken under specific conditions | | |
| Performance fees and carried interest | There is no performance fee for this product | - |

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

Recommended holding period: 3 years

The fund has no minimum holding period requirement but, since it invests in debt securities and money market instruments issued or guaranteed by the Government of Malta, and equities and corporate bonds issued and listed on the Malta Stock Exchange, it is suitable for a medium to long investment horizon. You should be prepared to remain invested in the fund for at least 3 years. Redeeming earlier can result adversely impact the return you get from investing in this product.

You normally have the option to sell your fund on any and all business days without any additional fee.

HOW CAN I COMPLAIN?

You can submit a complaint about the conduct of Calamatta Cuschieri Investment Management Limited or the person advising on, or selling, the product by sending a complaint letter to the Complaint Handling Unit, Calamatta Cuschieri, Ewropa Business Centre, Triq Dun Karm, Birkirkara, Malta or via email at compliance@cc.com.mt.

Further information can be obtained at the following link <https://cc.com.mt/complaint-handling/>

OTHER RELEVANT INFORMATION

A number of additional documents, including the Prospectus, Financial Statements, Past Performance Documents are readily available to assist you before and after you invest at www.ccfunds.com.mt/funds/