

Guarantees that you will get back 100% of the capital invested on the maturity date of the guarantee

It offers a return of 1.46% APR with mandatory annual redemptions

Sabadell Garantía Fija 18, FI is an investment fund that guarantees that you will get back 100% of your initial investment plus a return of 1.46% APR on 30 April 2026.

Is this investment fund right for me?

This product is for you if you want the peace of mind that on 30 April 2026, when the guarantee expires, you will get your investment back. In addition, you will know in advance how profitable it will be.

With "Sabadell Garantía Fija 18, FI" you will obtain

Main benefits

- **100%** of the initial investment, valued at 21 November 2022, when the guarantee expires on 30 April 2026.
- The amount corresponding to **3 mandatory redemptions**, one each year, which will amount to **1.25%** of your initial investment, adjusted, where applicable, for any voluntary redemptions and/or transfers you have made. Mandatory redemptions will take place on 2 May 2023, 30 April 2024 and 30 April 2025.
- An **additional 1.25%** revaluation at maturity.

All the tax advantages offered by investment funds

- If you invest in "Sabadell Garantía Fija 18, FI" you will benefit from the tax advantages of investment funds if you are an **individual resident in Spain**, in accordance with current tax legislation.
- Investment funds are not taxed until they are divested. Therefore, if you transfer the accumulated capital to another investment fund, **you will not have to pay tax**. However, please note that the **annual amounts** received of 1.25% **will be taxed**, as they are redemptions of fund units.

“Sabadell Garantía Fija 18, FI” main characteristics

Minimum initial investment	EUR 200.
Initial marketing period	Until 21 November (inclusive) or while supplies last.
Fund assets	1,200 million euros.
Guaranteed initial value	Net asset value as at 21 November 2022.
Guarantee maturity date	30 April 2026.
Management fee	0.495% p.a. on the assets, from and including 22 November 2022.
Depository commission	0.055% p.a. on the assets, from and including 22 November 2022.
Subscription fee	5% on the amount subscribed from 22 November 2022 to 29 April 2026 inclusive.
Subscription fee	2% on the amount redeemed from 14 November 2022 to 29 April 2026 inclusive, excluding mandatory redemptions and liquidity windows. The liquidity windows, i.e., the dates on which you can redeem or transfer shares of the fund without redemption fees, will be the 20th day of every three months (or the next working day if one of these is not a working day), i.e., from 20 February 2023 to 20 February 2026 inclusive. Place the order at least 5 business days in advance and the net asset value for that day will be applied without guaranteeing the initial net asset value.

More information

“Sabadell Garantía Fija 18, FI” is registered with the CNMV under number 5654.

You can consult

- the **prospectus** where the mechanism for calculating the guaranteed return is explained in detail,
- the **Key Investor Information Document (KIID)** and
- **periodic reports**.

All of them are available to the public at Banco Sabadell branches and at sabadellassetmanagement.com. This is a COMPLEX MiFID product.

The guarantor is Banco de Sabadell, S.A., Banco de España Registry no. 0081, Management Company is Sabadell Asset Management, S.A., SGIIC, S.U., with CNMV Registry no. 58, and the Depository Agent is BNP Paribas Securities Services, Sucursal en España, with CNMV Registry no. 206.

Note the following

- The minimum time horizon we recommend for this product is approximately 3 years and 5 months after the initial close of trading. This means that if you anticipate that you **will need to disinvest before the guarantee expires**, it is not right for you.
- The value of your investment is subject to **market fluctuations**, except on the maturity date of the guarantee. Redemption or transfer of shares **before the maturity of the guarantee** means that the value of the initial investment is not guaranteed for the part redeemed or transferred. Therefore, the **net asset value as at the date of application** and, where applicable, the redemption fee shall apply.
- During the **initial marketing period**, the Fund is permitted not to value a portion of its transactions and therefore the net asset value of shares may change significantly on the first valuation day.
- Fixed income investments made by the Fund would incur losses if interest rates rise, so redemptions made before the maturity of the guarantee may result in losses to the investor.
- Despite the existence of a guarantee, there are clauses conditioning its effectiveness which can be found in the "performance guarantee" section of the prospectus.

You can subscribe to the "Sabadell Garantía Fija 18, FI" investment fund until 21 November 2022 (or until the offer is exhausted: 1,200 million euros).

Can we help you?

If you have any questions, make an appointment and get information with no obligation at our branches, with your manager, or by visiting our [website bancosabadell.com](https://www.bancosabadell.com).

And if you wish to transfer your investment funds from another financial institution, we will handle the process.

We look forward to seeing you!

