

# 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 MENA Dividend Leader Fund: USD Distributing  
A sub-fund of OneShare plc

ISIN: IE00B956CT80

## Objectives and Investment Policy

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

The Fund aims to achieve this investment objective by investing primarily in equities and/or equity-related securities (such as participatory notes (also known as P-Notes) which give indirect exposure to equities in which the Fund may invest directly, convertible bonds, ADRs and GDRs), listed or traded on Recognised Exchanges worldwide, of strong dividend paying companies domiciled in MENA countries, Turkey and India and/or 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 Fund may use financial derivative instruments for investment purposes or for the purpose of efficient portfolio management. 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.

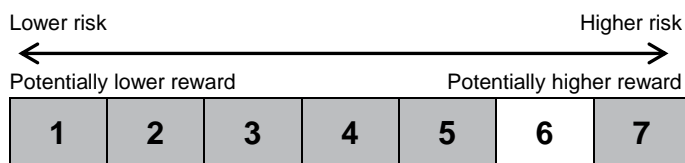
Any income arising from the Fund, attributable to this share class, will be distributed at the discretion of the Directors. Accumulating share classes of the Fund represented by this document may accumulate income.

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.

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 6 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:

The Fund will be exposed to a credit risk in relation to the counterparties with whom the Company transacts or places margin or collateral in respect of transactions in financial derivative instruments and may bear the risk of counterparty default.

Assets of the Fund may be subject to currency fluctuation as the assets may be in a number of different currencies and in a different currency to the base currency of the Fund. Currency hedging techniques are not used to offset this risk and therefore the Fund's performance may fluctuate.

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	2.07 %
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 LM Cap Index (total return).

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.

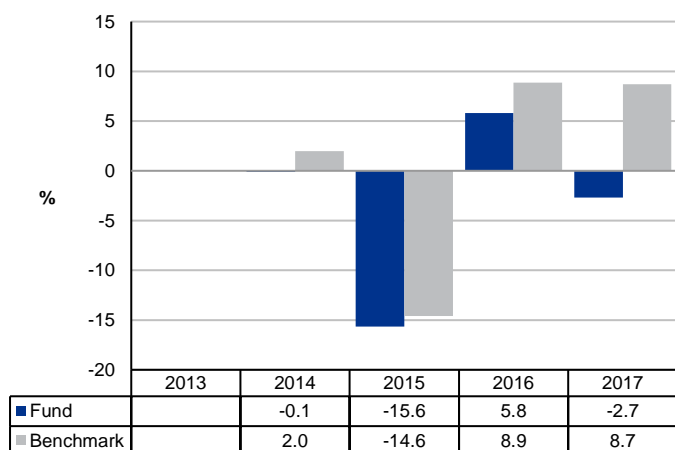
Subscription fees of up to 5% of the total subscription amount may be charged by the Global Distributor or any Local Distributor.

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 based on expenses for the year ended 31 December 2017. 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.nbad.com](http://www.nbad.com)).

## Past Performance



- Past performance is not necessarily a guide to future performance of the Fund.
- The base currency of the Fund and the share class is in USD.
- Past performance has been calculated in USD.
- The performance figures include all on-going charges and excludes any entry and exit charges.
- The Fund was created on the 18/01/2013 and the share class was launched on the 13/03/2013.
- The index shown is the S&P Pan Arab Composite LM Cap Index (total return). The Fund is not an index tracker.

## Practical Information

- This USD class of shares has been selected as being representative of the following share classes of the Fund: USD Accumulating, USD Distributing (DHABI), AED Distributing (Unhedged), AED Accumulating (Unhedged), GBP Accumulating (Hedged), GBP Distributing (Hedged), GBP Accumulating (Unhedged), GBP Distributing (Unhedged), EUR Accumulating (Hedged), EUR Distributing (Hedged), EUR Accumulating (Unhedged) and EUR Distributing (Unhedged) 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.nbad.com](http://www.nbad.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 <http://www.nbad.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.nbad.com](http://www.nbad.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 14 February 2018.*