

## BT Obligatiuni

### Description

**BT Obligatiuni** is an open-end investment fund for fixed income financial instruments. The open-end fund is a product that is addressed to our more conservative customers. Investments are made in such a way that the risks associated with them are as low as possible. Because of this, we propose fixed income financial instruments such as bonds, treasury bills, government bonds or deposits. BT Obligatiuni is authorized to invest according to the risk dispersion principle up to 100% of its asset under management in securities and other monetary instruments issued or guaranteed by Romanian public central authorities, dedicated to the preservation of capital and giving our customers the highest degree of safety we possibly can. It must be remembered that investment in fund units represents an opportunity for earnings as well as an assumed risk. Past gains do not represent a guarantee of future performance.

The funds managed by BT Asset Management are targeted towards both individual customers and companies, Romanian and foreign, who do not have sufficient information to make a diversified portfolio that can reduce the risks present in operating on capital markets. The advantages of investing in our funds are the quality services we offer to our clients and our diversified portfolio that reduces the risks present in operating on capital markets and maximizes profits.

### Advantages:

- Offers stability because of the low risk involved.
- Is optimum for conditions of high volatility of capital markets.
- Conserves capital and produces superior gains when compared to usual bank interest.

### Costs:

- Purchasing fee: 0%
- Redemption fee: 0%
- *Management fee: 0.05%/month - this fee is included in the value of the fund unit*

The open end investment fund BT Obligatiuni is registered under Nr.Reg.CNVM. CSC06FDIR / 120051 / 10.06.2008, authorization CNVM Decision Nr.1235/10.06.2008, with the code ISIN ROFDIN000127.

BT Obligatiuni is registered at US Internal Revenue Service (IRS) with the following Global Intermediary Identification Number (GIIN): **2UZSA2.00004.SF.642**

## Risk profile

Because operating on the capital market is an important step on the way to becoming an entrepreneur, it is very important to know the usefulness of this product and the full characteristics of the open-end fund BT Obligatiuni. Towards this end, we need to understand the opportunity of investing in products that contain fixed income financial instruments, especially in times of recession and economic uncertainty. In these conditions, bank interest is high and investing in stocks becomes risky. BT Obligatiuni can allow you to take advantage of the opportunities presented by this disequilibrium in the market without exposing you to unpredictable risks.

Safety is the main characteristic of BT Obligatiuni, as the fund is designed to protect investors from the risks present on the capital market. It is a product optimal for saving especially if customers make successive purchases that are also constant over time.

You can find us also on [Bloomberg](#) having as ticker [BTOBLIG:RO](#)

## Performance

%%PERFORMANTE%%

## Portfolio

%%PORTOFOLIU%%

## Documents

Here you can find all the forms describing the open end fund BT Obligatiuni as well as the forms necessary for current operations.


BT Obligatiuni documents:


 Key Investors Information Document (KIID) [Download](#)


 Rules of the Open-End Investment BT Obligatiuni [Download](#)

 Prospectus of BT Obligatiuni (full version) [Download](#)

BT Obligatiuni forms:

 Subscription form [Download](#)

 Investment form [Download](#)

 Redemption form [Download](#)

Key Investors Information Document (KIID)

## How to invest

### Purchase

To become an investor in the open-end fund BT Obligatiuni you need to purchase at least one fund unit. The purchase of the fund unit is made at the prices shown daily without a fee.

You can become an investor in the following ways:

#### **Banca Transilvania:**

The purchase of fund units can be made from any branch of Banca Transilvania in the country through either cash or bank transfer to the account of BT OBLIGATIUNI.

#### **BT Asset Management SAI:**

If you desire to purchase investment funds directly from the asset manager, BT Asset Management SAI SA is reachable in Cluj-Napoca, Emil Racovita street, no.22, starting with Monday until Friday from 8:30-17:30.

#### **FACILITY:**

Banca Transilvania customers may use BT24/mobile banking service to purchase fund units after initially applying for the desired fund in any Banca Transilvania branch.

In the case of future purchases of fund units, made by bank transfer, including electronic bank transfer, for investors who have adhered to the fund and have signed for future purchases (via a form available since 18.05.2009), the completion and signing of a Purchase Form is **NOT** necessary, investors having the obligation of completing -under the "Explanations" header on the purchase form, their identification data -CNP/CUI, number of investment account, name of holder, starting with the personal numerical code or unique registration numbers in the case of companies. . *If the payment order forms are not properly completed, BT Asset Management SAI does not take responsibility for any eventual delays in the allocation of fund units.*

The price of purchase is the price valid on the date that the money is received in the Funds account.

Redemption

Do you wish to redeem your investment? Nothing could be simpler.

The fund units can be redeemed at any one of the branches of Banca Transilvania in the country as well as through bank transfer ordered from BT24/mobile banking. The payment is made according to the Emission Prospectus in term of 10 working days, but usually the process takes about 2 working days.

When redeeming fund units you must take into account the tax of 16% on earnings.

[Contact us now!](#)