

## BT Clasic

### Description

**BT Clasic** is an open-end investment fund mostly for fixed income financial instruments, a maximum level of 20% of assets being invested through the Bucharest Stock Exchange or other financial instruments. The stock exchange is used in order to optimize medium and long term revenues for our customers. BT Clasic is authorized to invest according to the risk dispersion principle up to 100% of its asset under management in securities and any other monetary instruments issued or guaranteed by the Romanian public central authorities.

The open-end fund is a product that is addressed to our low risk profile customers, especially due to the higher level of fixed income financial instruments with obvious low risk. We invite you to invest in instruments such as: *bonds, treasury bills or deposits* as well as stock exchange. Investments are made in such a way that the risks associated with them are low and yet if the capital market grows it will allow a better performance of the open-end fund. It must be known before investing that a decline of the stock exchange will have a negative effect on the investment fund. Nevertheless, judging by the range of open-end funds offered by BT Asset Management we consider that BT Clasic is a low risk fund which may provide higher returns during the increase of BSE and Rasdaq. 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.
- Higher revenues due to stock exchange exposure.

### Costs:

- Purchasing fee: 0%;
- Redemption fee:
  - 1% if the period of ownership  $\leq 90$  days;

- 0% if the period of ownership > 90 days;
- *Management fee: 0.15%/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/120021/09.06.2005, authorization CNVM Decision Nr. 1735/09.06.2005, with the code ISIN ROFDIN0000Z4.

BT Clasic is registered at US Internal Revenue Service (IRS) with the following Global Intermediary Identification Number (GIIN): **2UZSA2.00001.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 Clasic. Towards this end, we need to understand the opportunity of investing in products that contain fixed income financial instruments, as well as listed shares. The fixed income instruments give the advantage of high interest rates during recession or economic instability and the stock exchange allow higher revenues during the development of the economic environment. Thus, the deposits assure safety and listed shares may provide growth. BT Clasic offers a perfect balance between safety and risk for all our customers.

Low level of risk is the main characteristic of BT Clasic, offering a symbolic exposure on listed shares (maximum 20% of asset under management). It is a product optimal for long term saving especially if customers make successive purchases that are also constant over time.

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

## Performance

%%PERFORMANTE%%

## Portfolio

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## Documents

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


BT Clasic documents:


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


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

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

BT Clasic forms:

 Subscription form [Download](#)

 Investment form [Download](#)

 Redemption form [Download](#)

## **How to invest**

### **Purchase**

To become an investor in the open-end fund BT Clasic you need to purchase at least one fund unit. The purchase of the fund unit is made by cash or transfer of the amounts wished to be invested. The number of fund units resulted after purchase are assigned during the following working day, when are also confirmed the values of the fund units. Thus, on the investment form is not specified the purchased number of fund units.

BT Clasic has no purchasing 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 CLASIC.

#### **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 untill 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

## **Banca Transilvania**

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form available since 18.05.2009), the completion and signing of a Purchase Form is NOT compulsory, 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 Fund's account.

## REDEMPTION

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

The fund units can be redeemed at any of the branches of Banca Transilvania in the country as well as through bank transfer ordered by BT24/mobile banking. The payment is made according to the Prospectus in term of 10 working days, but usually the process takes about 2 working days. **When redeeming, the requested amount must be specified, the exact number of fund units being computed by BT Asset Management on the first working day after the procedure.**

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

**[Contact us now!](#)**