

BT Fix

Description

BT Fix - fixed income fund (predominantly bank deposits)

BT Fix is an open-end investment fund for fixed income financial instruments. Main investments performed by the fund are represented by deposits made at local banks. Thus the fund is addressed to our more conservative customers, in search for a substitute to classic bank deposits. The objective is to protect the invested capital and to insure money redraw without any early redemption fees, regardless of investment size or time frame. Due to low risk approach, BT Fix is an efficient savings product, both for individual investors as well as legal entities for cash management purpose. The fund has no exposure on equity investments or derivatives.

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.

In order to view the factsheet for this product, please click [here](#) and select the name of the fund.

1 Advantages:

- Offers stability due to extremely low risk involved
- Optimum for high volatility capital markets
- Preserves capital invested and targets to produce superior gains when compared to classic bank deposit interest rate

1 Costs:

- Purchasing fee: **0%**
- Redemption fee: **0%**
- *Management fee: **0.015%/month** - this fee is included in the value of the fund unit*

The open end investment fund BT Fix is registered under Nr.Reg.CNVM (ASF). CSC06FDIR/120100/06.05.2016, authorization CNVM (ASF) Nr.62/06.05.2016, having ISIN ROFDIN0002D7. Depositary: BRD - Groupe Societe Generale.

BT Fix is registered at US Internal Revenue Service (IRS) with the following Global Intermediary Identification Number (GIIN): **2USZA2.00009.SF.642**

Banca Transilvania

Investments may be performed at any Banca Transilvania agency located in Romania. Minimum invested amount: equivalent of 1 fund unit.

The list of distribution network agencies may be found [here](#).

Risk profile

Since BT Fix may be used regardless of time frame or economic environment, it is extremely important to understand the usefulness of the product and its features. Investing in BT Fix can be considered as an opportunity in high volatility context, when investing in equity is considered to be hazardous. BT Fix may offer a perfect balance between safety and return.

Flexibility and high level of liquidity are the main features of BT Fix, being an ideal savings product especially when used on a periodical basis.

You can follow us on [Bloomberg](#) having as ticker [BTFIX:EN](#)

Performance

%%PERFORMANTE%%

Portofolio

%%PORTOFOLIU%%

Documents


BT Fix documents:

 Key Investors Information Document [Download](#)


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

 Prospectus of BT Fix [Download](#)

BT Fix forms:

 Subscription form [Download](#)

 Investment form [Download](#)

 Redemption form [Download](#)

How to invest

Purchase

To become an investor in the open-end fund BT Fix you need to purchase, as initial investment, at least one fund unit. The purchase of the fund unit can be performed by filling an Investment Form at BT Asset Management SAI head-office (400165, Cluj-Napoca, 22 Emil Racovita Street, Romania) or in any Banca Transilvania unit located in Romania along with money transfer or cash deposit of the invested amount. The purchased fund units are issued the first working day after investing, according to the price valid for the day of operation but computed and displayed the first working day after it. Thus, on the Investment Form or Transfer Order NO mention concerning number of fund units has to be done.

No subscription fees are applicable for investments performed in BT Fix.

No fees are applicable in case of money transfer from Banca Transilvania bank account or cash deposit performed in Banca Transilvania branches.

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 located in Romania (money transfer or cash deposit), or transfer into the BT Fix account having IBAN: **RO54BTRLRONINCS000772501**

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 direct purchases, 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.*

Redemption

Do you wish to redeem your investment? Nothing easier!

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 (exclusive service

Banca Transilvania

for Romanian resident BT24 individual customers). The payment is made according to the Prospectus in term of 10 working days, but usually the process takes 2 working days.

Redemption may also be performed by filling a Redemption Form and fax it to BT Asset Management SAI (+40.264.410.433) from a fax number declared on the Investment Form under signature.

When redeeming fund units you must take into account the tax of 16% on earnings applicable according to the Tax Legislation in force.