

Sabadell Garantía Fija 21, FI

Peace of mind in your investment



It offers you a
return of
1.56% APR

It guarantees that you will recover 100%
of the capital invested at the maturity
date of the guarantee

Sabadell Garantía Fija 21, FI is an investment fund that guarantees that you will recover 100% of your initial investment plus a return of 1.56% APR on 27 November 2028, which is when the guarantee matures.

With Sabadell Garantía Fija 21, FI you will obtain:

- **101.30%** of the initial investment (valued on 21 July 2025), on the guarantee maturity date: 27 November 2028, adjusted for any redemptions or voluntary transfers that you may have made.
- The amount corresponding to **three mandatory redemptions of 1.30%** of your initial investment, on 25 November 2025, 25 November 2026 and 25 November 2027, once it is adjusted for any voluntary redemptions or transfers that you may have made.

Tax advantages offered by investment funds

- If you invest in Sabadell Garantía Fija 21, FI you will benefit from the tax advantages of investment funds if you are an **individual (natural person) resident in Spain**.
- In accordance with current tax law, investment funds are not taxed until they are disinvested, so if you transfer the accumulated capital to another investment fund, you will not have to pay tax. However, bear in mind that the amount of 1.30% to be received on 25 November 2025, 25 November 2026 and 25 November 2027 will be taxed, as it is a redemption of units in the fund.

Sabadell Garantía Fija 21, FI characteristics

Minimum initial investment	€200.
Initial marketing period	Until 21 July 2025 (inclusive) or until the offering is sold out.
Fund assets	€500 million.
Initial guaranteed value	Net asset value on 21 July 2025.
Guarantee maturity date	27 November 2028.
Annual management fee	0.475% per annum applicable on assets.
Depository fee	0.055% per annum applicable on assets.
Subscription fee	5% on the amount subscribed from 22 July 2025 to 26 November 2028, both inclusive.
Redemption fee	2% on the amount redeemed from 15 July 2025 to 26 November 2028, both 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 15th day of every three months (or the next working day if one of these is not a working day), i.e. from 15 January 2026 to 17 July 2028, both inclusive. You must 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 21, FI” is registered with the CNMV under number 5751.

You can refer to

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

All of them are available to the public at Banco Sabadell branches and at [sabadellassetmanagement.com](https://www.sabadellassetmanagement.com). This is a NON-COMPLEX MiFID product.

The Guaranteeing Entity is Banco de Sabadell, S.A., Bank of Spain Registration no. 0081; the Management Company is Sabadell Asset Management, S.A., SGIIC, S.U., CNMV Registration no. 58, and the Depository Agent is BNP Paribas S.A., Spain Branch, CNMV Registration no. 240.

Note the following

- If you anticipate that you will need to **disinvest before the fund guarantee expires**, this product 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 will 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 21, FI investment fund until 21 July 2025 (or until the offer is sold out: €500 million).


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.

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

We look forward to seeing you!

 [@Sabadell_Help](https://twitter.com/Sabadell_Help)

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