

## Key Facts for UK Financial Advisers

### Oikocredit International Share Foundation

This guide is intended to provide helpful information and not to replace the need to read the Prospectus.

*For a copy of the prospectus or further information about Oikocredit please see the website or contact:*

**Oikocredit UK Office**  
**Resource Centre, Bridge Street, Garstang,**  
**Preston, PR3 1YB, UK**

**Tel: +44 (0)1995 602806**  
**Email: [uk@oikocredit.org](mailto:uk@oikocredit.org)**  
**[www.oikocredit.org.uk](http://www.oikocredit.org.uk)**

**Oikocredit International Share Foundation is incorporated as a foundation under the laws of the Netherlands and has its registered office in Amersfoort, the Netherlands no. 41190347.**

## Key Facts (December 2012)

<b>Offer type:</b>	Continuous. Investments can be made at any time.
<b>Minimum investment:</b>	£150 or €200.
<b>Maximum investment:</b>	There is no limit to the amount which may be invested.
<b>Asset type:</b>	Depository Receipts.
<b>Sectors:</b>	Microfinance 79%, Agriculture 12%, Trade 3%, Other Sectors 6%.
<b>Regions:</b>	Latin America 46%, Asia 26%, Africa 15%, Central and Eastern Europe 9%, Other Regions 4%.
<b>Term:</b>	Redemption of Depository Receipts may be requested at any time. Oikocredit have the right to postpone redemptions for up to 5 years, although this has never been invoked.
<b>Return on investment:</b>	2% has been paid each year since 1989, except for 1998 and 1999 where 1% was paid. The dividend is paid subject to business performance.
<b>Return type:</b>	A dividend paid annually in June for the previous calendar year, subject to approval of the members of the Oikocredit cooperative.
<b>Guarantee /Risks:</b>	There are no guarantees given with respect to future value. The value of an investment in Oikocredit may stay the same or go down. Shares in Oikocredit have held their value since 1975 when Oikocredit started.
<b>Protection:</b>	Oikocredit is not protected by any national investor compensation schemes.
<b>Regulation:</b>	The Prospectus has been approved by the Authority for the Financial Markets in the Netherlands for the purpose of Article 18 of Directive 2003/71/EC of the European Parliament and of the Council (the "Prospectus Directive"). The Dutch Authority of Financial Markets (AFM) has notified the Financial Conduct Authority (FCA) in the UK of the approval of the prospectus by the Dutch AFM.
<b>Tax:</b>	Dividends are paid gross of income tax and this should be declared as Overseas Income on the Foreign Pages of the Tax Return.
<b>Gift Aid:</b>	Dividends can be donated, but there is currently no UK Gift Aid tax relief.
<b>Fees:</b>	There are no investment fees to pay when investing in or redeeming depository receipts.
<b>Regular investments:</b>	An investment can be added to at any time. Regular investments may be made via a Standing Order (minimum £50 per month).

**For answers to frequently asked questions please see  
[www.oikocredit.org.uk/FAQ](http://www.oikocredit.org.uk/FAQ)**