Key Investor Information for Investors in the United Kingdom
This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

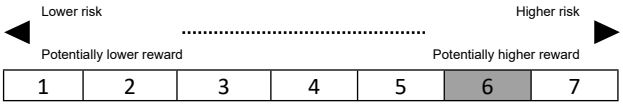
Xtrackers MSCI Fintech Innovation UCITS ETF
Share class: 1C, ISIN: IE000YDOORK7, Security code: DBX0R1, Currency: USD

a sub-fund of Xtrackers (IE) plc. The management company is DWS Investment S.A., a member of the DWS Group.

Objectives and investment policy

The fund is passively managed. INVESTMENT OBJECTIVE: The aim is for your investment to track the performance before fees and expenses of the MSCI ACWI IMI Fintech Innovation Select Screened 100 Index (index). DESCRIPTION OF INDEX: The index is based on the MSCI ACWI IMI Index (Parent Index) and reflects the performance of large, medium, and small-capitalisation companies globally that derive significant revenues from technological innovation in the financial sector. Companies from the Parent Index that pass both thematic selection criteria and ESG screening criteria are eligible. The thematic selection criteria calculates a relevance score for potential constituents by assessing companies' exposure to business activities associated with the theme. Securities must meet a certain relevance score threshold to be eligible. ESG CRITERIA: The ESG screening criteria excludes companies from the Parent Index which breach certain ESG standards, as disclosed in the prospectus and/or supplement. The remaining securities are then ranked by their market capitalisation and the top 100 are selected for inclusion. Securities are weighted by a product of their market capitalisation and their relevance score. Each issuer is capped at 4.5% weight at each rebalance. INDEX REBALANCING, CALCULATION AND ADMINISTRATION: The index is administered by MSCI Limited. The index is calculated on a total return net basis, which means that all dividends and distributions by the companies are reinvested in the shares after tax. The index is reviewed semi-annually and rebalanced at least quarterly. The index is calculated in USD on a daily basis. INVESTMENT POLICY: To achieve the aim, the fund will attempt to replicate the index, before fees and expenses, by buying all or a substantial number of the securities in the index. The fund may employ techniques and instruments in order to manage risk, reduce costs and improve results. These techniques and instruments may include the use of financial contracts (derivatives). The fund may also engage in secured lending of its investments to certain eligible third parties subject to certain ESG criteria to generate additional income to offset the costs of the fund. FURTHER INFORMATION: Certain information (including the latest share prices of the fund, indicative net asset values, full disclosure on the composition of the fund's portfolio and information on the index constituents) are available on your local DWS website or at www.Xtrackers.com. Transaction costs and taxes, unexpected fund costs and market conditions such as volatility or liquidity issues may affect the ability of the fund to track the index. The anticipated level of tracking error in normal market conditions is 1 per cent. The currency of the fund is USD. Returns and gains are not distributed but are reinvested in the fund. You may request the redemption of shares generally on a daily basis.

Risk and reward profile



The calculation of the risk and reward profile is based on simulated data that cannot be used as a reliable indicator for the future risk profile. This risk indicator is subject to changes; the classification of the fund may change over time and cannot be guaranteed. Even a fund that is classified in the lowest category (category 1) does not represent a completely risk-free investment. The fund is classified in category 6 because its share price may fluctuate strongly and the likelihood of both losses and gains may therefore be high. The following risks could be of particular significance for the fund: The fund will attempt to replicate the performance of the index less costs, but your investment is not expected to match the performance of the index precisely. EXCEPTIONAL CIRCUMSTANCES RISK: Exceptional circumstances may arise, such as, but not limited to, disruptive market conditions, additional costs/taxes or extremely volatile markets, which may cause the fund's performance to be substantially different from the performance of the index. CONFLICTS OF INTEREST RISK: DWS entities and related companies may act in several roles in relation to the fund such as distributor and management company which may involve conflicts of interest. EMERGING MARKETS RISK: The fund is exposed to less economically developed economies (known as emerging markets) which involve greater risks than well developed economies. Political unrest and economic downturn may be more likely and will affect the value of your investment. Settlement of buy or sell transactions for the fund may be delayed and there may be uncertainty about the ownership of the fund's investments. The custodian may not in certain circumstances be liable to the fund for its acts and omissions or those to whom it delegates custody of the fund's investments. NO GUARANTEE RISK: The fund is not guaranteed and your investment is at risk. The value of your investment may go down as well as up. SHARES RISK: The value of an investment in shares will depend on a number of factors including, but not limited to, market and economic conditions, sector, geographical region and political events. COUNTRY RISK CHINA: The fund is exposed to liquidity, operational, clearing, settlement, market suspension and custody risks linked to investments in the People's Republic of China ("PRC") and Stock Connect. The fund may suffer difficulties or delays in enforcing its rights in A-shares given the securities regimes in the PRC and Hong Kong are different. The fund and the depositary cannot ensure that the fund's ownership of the securities in the PRC or title thereto is assured in all circumstances. The Board of Directors intends to make relevant provision on dividend and interest from A-shares if the tax on dividends is not withheld at source at the time when such income is received. Any such provision may be excessive or inadequate. Investors may be advantaged or disadvantaged depending on the time they subscribed and/or redeemed their shares. SUSTAINABILITY RISK: The ESG screening criteria are embedded within the index selection process, which seeks to exclude securities issued by companies involved in certain activities. The investment manager and sub-portfolio manager are not responsible for monitoring the screening process or confirming that all securities which pass the screening process are issued by companies with adequate ESG standards. The company is solely relying on the activities conducted by and information provided by the administrator of the index and MSCI ESG Research LLC for the ESG screening. ESG information from third-party data providers may be incomplete, inaccurate or unavailable. As a result, there is a risk that the index administrator may incorrectly assess a security or issuer, resulting in the incorrect inclusion or exclusion of a security in the index. DERIVATIVES RISK: The fund may use derivatives for investment purposes and to try to manage its investments more efficiently. This may not always be successful and may result in greater fluctuations in the value of the fund. This may negatively affect the value of the fund and your investments.
A more detailed description of risks and other general information can be found in the risk section(s) of the prospectus.

Charges

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None

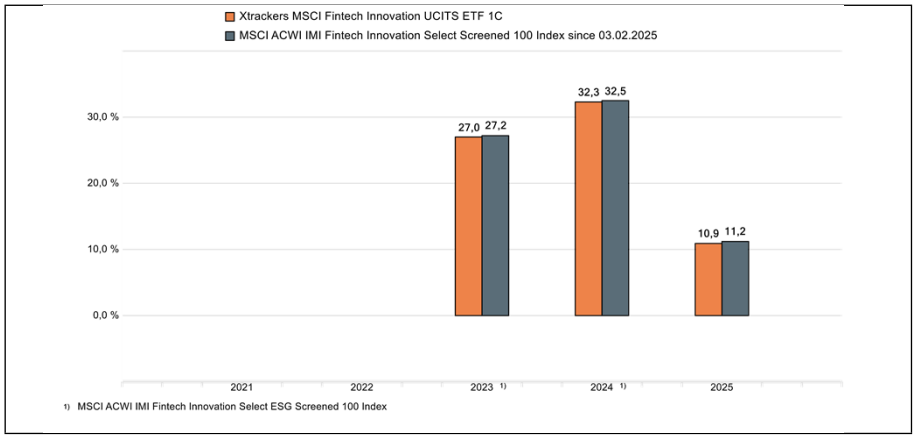
Secondary market investors (those who buy or sell shares on a stock exchange) may be charged certain fees by their stock broker. These charges, if any, can be obtained from such stock broker. Authorised participants dealing directly with the fund will pay the transaction costs related to their

This is the maximum that might be taken out of your money before it is invested (entry charge) and before the proceeds of your investment are paid out (exit charge).	
Charges taken from the fund over a year	
Ongoing charges	0.30 %
Charges taken from the fund under certain specific conditions	
Performance fee	None
Securities lending fees	0.00 %

subscriptions and redemptions.
The ongoing charges figure is based on expenses for the fiscal year ending 31.12.2025. It may vary from year to year. It excludes portfolio transaction costs and performance fees, if any.
Additional information on costs can be found in the cost section(s) of the prospectus.

To the extent the fund undertakes securities lending to generate revenue, the fund will ultimately be allocated 82% of the associated revenue, the securities lending agent, which will be a Deutsche Bank entity, will be allocated 9% and the remaining 9% will be allocated to the DWS entity which monitors such activities, as set out in the sales prospectus and/or supplement, for its own coordination and oversight tasks. As securities lending revenue sharing does not increase the costs of running the fund, this has been excluded from the composition of costs.

Past performance



Past performance is not a reliable indicator of future performance. All costs and fees that were withdrawn from the 1C share class of Xtrackers MSCI Fintech Innovation UCITS ETF were deducted during the calculation. The 1C share class of Xtrackers MSCI Fintech Innovation UCITS ETF was launched in 2022.

Practical information

The depositary is State Street Custodial Services (Ireland) Limited, Ireland. Copies of the prospectus and the periodic reports are available free of charge in the language of this document. The documents as well as other information (including the latest share prices as well as the indicative net asset values) are available free of charge. The documents are available on your local DWS website or at www.Xtrackers.com. Information on the current remuneration policy of the management company, including a description of how remuneration and benefits are calculated is published on the Internet at https://www.dws.com/footer/Legal-Resources/dws-remuneration-policy?setLanguage=en. The information will be sent to you in paper form free of charge upon request. Taxation regimes applicable to the fund in your jurisdiction may affect your personal tax situation. Prospective investors should inform themselves of, and where appropriate take advice on such taxation regimes. Xtrackers (IE) plc may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the sales prospectus. This fund is a sub-fund of Xtrackers (IE) plc for which the sales prospectus and the periodic reports are prepared as a whole in addition to individual supplements per sub-fund. The assets and liabilities of each sub-fund are segregated by law. As a result, assets of one sub-fund are not available in the event of claims against or insolvency of another. More share classes may be available for this fund - please refer to the relevant section of the supplement for further details. You are not permitted to exchange your shares in this fund for other funds of Xtrackers (IE) plc. This fund is authorised in Ireland and is regulated by the Central Bank of Ireland. DWS Investment S.A. is authorised in Luxembourg and is regulated by the Commission de Surveillance du Secteur Financier.

This key investor information is accurate as at 16.02.2026.

The MSCI indices are the exclusive property of MSCI Inc. and its subsidiaries (MSCI) and may not be reproduced or extracted and used for any other purpose without MSCI's consent. The fund is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to the fund or any index on which such fund is based. The MSCI indices are provided without any warranties of any kind.