This is a marketing communication.

Factsheet | 31 July 2026

Vanguard EUR Cash UCITS ETF

EUR Acc - An exchange-traded fund

Inception date: 09 December 2025

Total assets (million) €448 **|** Share class assets (million) €419 as at 31 July 2026

Key ETF facts	Exchange ticker	SEDOL	Reuters	Bloomberg	Bloomberg iNav	Valoren
NYSE Euronext						
EUR	VCSHA	BTLMCL2	VCSHA.AS	VCSHA NA	–	–
Deutsche Börse						
EUR	VCAA	BVZL1V2	VCAA.DE	VCAA GY	IVCAAEUR	–
Borsa Italiana S.p.A.						
EUR	VCSHA	BTLMCH8	VCSHA.MI	VCSHA IM	IVCSHAEUR	–

Base currency	Tax reporting	SRI‡	Index ticker	Investment structure	Domicile
EUR	UK Reporting	1	ESTCINDX	UCITS	Ireland

Legal entity	Investment method	ISIN	Dividends	Dividend schedule	Investment manager
Vanguard Funds plc	Physical	IE000SOORXS0	Accumulated	–	Vanguard Asset Management, Ltd. Global Fixed Income Team

Ongoing Charges Figure† 0.07%

† The Ongoing Charges Figure (OCF) covers administration, audit, depository, legal, registration and regulatory expenses incurred in respect of the Funds. When you invest with any fund manager, you pay a number of charges, starting with the Annual Management Charge (AMC) which covers the fund manager's costs of managing the fund. The AMC plus ongoing running costs and other operational expenses make up the fund's total 'ongoing charges figure'.

Objectives and investment policy

- The Fund aims to preserve capital, maintain a high level of liquidity within the Fund's portfolio of assets and provide a return in line with Euro money market rates. Money invested in the Fund is not protected or guaranteed.
- The Fund is a Short-Term Variable NAV Money Market Fund in accordance with the EU Money Market Fund Regulation and will comply with the investment and diversification restrictions set out in the Fund Supplement.
- The Fund employs an "active management" strategy in seeking to achieve its objective by investing in securities that are eligible assets according to Article 9 of the EU MMFR . The Fund seeks to primarily invest in high-quality EUR denominated Treasury Bills (short-term securities issued by Governments), Agency and Supranational issued commercial paper (unsecured short-term debt instruments issued by corporations or other entities including public or local authorities), Time Deposits (fixed term investment that gathers interest over the period of its term) and reverse repurchase agreements (instruments under which the Fund acquires ownership of securities from a seller who agrees to repurchase the securities at a mutually agreed date and at an agreed repurchase price).
- The Fund may measure its performance against the compounded Euro Short-Term Rate (€STR), the rate published by the European Central Bank, which reflects the wholesale euro unsecured overnight borrowing costs of banks located in the Euro area. The Investment Manager has discretion to select the Fund's investments and is not restricted to selecting investments from any benchmark.
- The securities held by the Fund may be issued or guaranteed by Governments, Government Agencies or Local Authorities (including those that do not participate in the Economic and Monetary Union (EMU)), Supranational bodies or corporate issuers.
- The weighted average maturity of the Fund's portfolio will not exceed 60 days, and the weighted average life of the Fund's portfolio will not exceed 120 days. At least 7.5% of the Fund's portfolio will be daily maturing assets, reverse repurchase agreements or cash which may be terminated or withdrawn by giving prior notice of one working day. At least 15% of the Fund's portfolio will be comprised of weekly maturing assets, reverse repurchase agreements or cash which may be terminated or withdrawn by giving prior notice of five working days and money market instruments or units or shares in other money market funds provided they can be redeemed and settled within five working days (provided such money market instrument or units or shares will only constitute a maximum of 7.5% of the weekly maturing assets).
- The Fund will only invest in EUR denominated securities (which may include securities from issuers inside and outside the EMU) that are high credit quality pursuant to the Manager's internal credit quality assessment procedure and with a maturity at issuance or residual term to maturity of 397 days or less.
- Information on the Fund's portfolio can be found at https:// www.ie.vanguard/ products. The Indicative Net Asset Value for the Fund is calculated throughout the trading day and is published on Bloomberg or Reuters.

‡ Summary Risk Indicator

For professional investors only (as defined under the MiFID II Directive) investing for their own account (including management companies (fund of funds) and professional clients investing on behalf of their discretionary clients). Not to be distributed to the public.

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Performance summary

EUR—Vanguard EUR Cash UCITS ETF
Data — Euro Short Term Rate (€STR) - The Euro Short-Term Rate (€STR) is the rate published by the European Central Bank which reflects the wholesale euro unsecured overnight borrowing costs of banks located in the Euro area.

This fund was launched on 09 December 2025.
Performance data will be available after one year.

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Investment risk information

The value of investments, and the income from them, may fall or rise and investors may get back less than they invested.

Past performance is not a reliable indicator of future results.

Funds investing in fixed interest securities carry the risk of default on repayment and erosion of the capital value of your investment and the level of income may fluctuate. Movements in interest rates are likely to affect the capital value of fixed interest securities. Corporate bonds may provide higher yields but as such may carry greater credit risk increasing the risk of default on repayment and erosion of the capital value of your investment. The level of income may fluctuate and movements in interest rates are likely to affect the capital value of bonds.

ETF shares can be bought or sold only through a broker. Investing in ETFs entails stockbroker commission and a bid- offer spread which should be considered fully before investing.

An investment in a money market fund is not a guaranteed investment. An investment in a money market fund is different from an investment in deposits, as the amount invested in a money market fund is capable of fluctuation. Money market funds do not rely on external support for guaranteeing the liquidity of the money market fund or stabilising the Net Asset Value per share. The risk of loss of the amount invested shall be borne by the investor.

For further information on risks please see the "Risk Factors" section of the prospectus on our website at https://global.vanguard.com.

For more information contact your local sales team or:

Web: http://global.vanguard.com
Client Services (Europe): Tel. +44 (0)203 753 4305
Email: european_client_services@vanguard.co.uk
Non advised personal investor: Personal_investor_enquiries@vanguard.co.uk

Important information

This is a marketing communication.

For professional investors only (as defined under the MiFID II Directive) investing for their own account (including management companies (fund of funds) and professional clients investing on behalf of their discretionary clients). Not to be distributed to the public.

For further information on the fund's investment policies and risks, please refer to the prospectus of the UCITS and to the KID before making any final investment decisions. The KID for this fund is available in local languages, alongside the prospectus, which is available in English only, via Vanguard's website https://global.vanguard.com/

The information contained herein is not to be regarded as an offer to buy or sell or the solicitation of any offer to buy or sell securities in any jurisdiction where such an offer or solicitation is against the law, or to anyone to whom it is unlawful to make such an offer or solicitation, or if the person making the offer or solicitation is not qualified to do so. The information in this document is general in nature and does not constitute legal, tax, or investment advice. Potential investors are urged to consult their professional advisers on the implications of making an investment in, holding or disposing of "units/shares", and the receipt of distribution from any investment.

Vanguard Funds plc has been authorised by the Central Bank of Ireland as a UCITS and has been registered for public distribution in certain EEA countries and the UK. Prospective investors are referred to the Funds' prospectus for further information. Prospective investors are also urged to consult their own professional advisers on the implications of making an investment in, and holding or disposing shares of the Funds and the receipt of distributions with respect to such shares under the law of the countries in which they are liable to taxation.

The Manager of Vanguard Funds plc is Vanguard Group (Ireland) Limited. Vanguard Asset Management Limited is the distributor of Vanguard Funds plc.

The Indicative Net Asset Value ("iNAV") for Vanguard's ETFs is published on Bloomberg or Reuters. Refer to the Portfolio Holdings Policy at https://fund-docs.vanguard.com/portfolio-holdings-disclosure-policy.pdf.

The Manager of the Ireland-domiciled funds may determine to terminate any arrangements made for marketing the shares in one or more jurisdictions in accordance with the UCITS Directive, as may be amended from time to time.

For investors in Ireland-domiciled funds, a summary of investor rights can be obtained via https://www.ie.vanguard/content/dam/intl/europe/documents/en/vanguard-investors-rights-summary-irish-funds-jan22.pdf and is available in English, German, French, Spanish, Dutch and Italian.

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