

19a-1 Notice

Fidelity Private Credit Fund – Class S

Federal securities law requires a fund to provide shareholders with a 19a-1 Notice if a distribution is made from a source other than net investment income. Please note that the amounts reported in this notice are estimates. The ultimate composition of the distribution may vary from the estimates provided below due to a variety of factors.

This notice provides shareholders of Fidelity Private Credit Fund – Class S with information regarding the portion of the distribution made on August 22, 2025 that is estimated to be made from net investment income, net realized capital gains and return of capital.

Fidelity Private Credit Fund – Class S	Distribution (\$) Per Share	Distribution (%)
Net Investment Income	\$ 0.1754	95.07%
Short-Term Capital Gains	\$ 0.0000	0.00%
Long-Term Capital Gains	\$ 0.0000	0.00%
Return of Capital	<u>\$ 0.0091</u>	<u>4.93%</u>
TOTAL	\$ 0.1845	100.00%

The amounts and sources of the distribution reported in this notice are only estimates and are not being provided for tax reporting purposes. The actual amounts and sources of the distribution for tax reporting purposes will depend on a variety of factors. The fund will send a Form 1099-DIV to applicable shareholders in February, 2026 that will specify how to report this distribution for federal income tax purposes.

No action is required on your part and you should not use the information provided in this notice for tax reporting purposes.