CLAIMS

1. A substrate to which one or more stain release agents and one or more antimicrobial agents are adhered,

wherein

the substrate exhibits a reduction value of *Escherichia coli* ATCC 25922 and *Candida albicans* ATCC 10231 measured in accordance with AATCC test method 100-2012 of at least 99% within 1 hour of contact time;

the substrate has a stain release rating, measured in accordance with AATCC test method 130-2010, of at least grade 3;

the substrate has a water repellency rating, measured in accordance with AATCC test method 22-2014, of at most 50;

the substrate has an oil repellency rating, measured in accordance with AATCC test method 118-2013, of at most grade 1; and

the antimicrobial efficiency and the stain release rating are achieved even after at least 25 laundry washes in a laundry washing machine, for 10-15 minutes, using non-antimicrobial, non-ionic and non-chlorine containing laundry detergent.

2. The substrate of claim 1, wherein the antimicrobial agents are selected from the group consisting of an azole-based compound, metal, polyglucosamine, and polyhexamethylene biguanide are adhered,

preferably wherein the total amount of the two or more antimicrobial agents adhered to the substrate is at most 4.0%, preferably at most 3.0%, more preferably at most 2.5%, and most preferably at most about 2.0% on weight fabric of the substrate, and at least 0.1%, preferably at least 0.2%, more preferably at least 0.3%, and most preferably at least 0.4% on weight fabric of the substrate.

3. A substrate to which two or more antimicrobial agents selected from the group consisting of an azole-based compound, metal, polyglucosamine, and polyhexamethylene biguanide are adhered,

wherein the total amount of the two or more antimicrobial agents adhered to the substrate is at most 4.0%, preferably at most 3.0%, more preferably at most 2.5%, and most preferably at most about 2.0% on weight fabric of the substrate, and at least 0.1%, preferably at least 0.2%, more preferably at least 0.3%, and most preferably at least 0.4% on weight fabric of the substrate,

wherein the substrate exhibits a reduction value of *Escherichia coli* ATCC 25922 and *Candida albicans* ATCC 10231 measured in accordance with AATCC test method 100-2012 of at least 99% within 1 hour of contact time;

the substrate has a stain release rating, measured in accordance with AATCC test method 130-2010, of at least grade 3;

the substrate has a water repellency rating, measured in accordance with AATCC test method 22-2014, of at most 50;

the substrate has an oil repellency rating, measured in accordance with AATCC test method 118-2013, of at most grade 1; and

the antimicrobial efficiency is achieved even after at least 25 laundry washes in a laundry washing machine, for 10-15 minutes, using non-antimicrobial, non-ionic and non-chlorine containing laundry detergent.

4. The substrate of claim 3, comprising one or more stain release agents.

5. The substrate of any one of the preceding claims, wherein the laundry washes are performed at 85±15 °C.

6. The substrate of any one of the preceding claims 1, 2, 4 or 5, wherein the one or more stain release agents adhered to the substrate increase the stain release rating of the substrate by at least 1 grade, more preferably by at least 2 grades, particularly at least 3 grades, and most preferably 4 grades, when tested according to AATCC test method 130-2010.

7. The substrate of any one of the preceding claims, wherein one or more or all of the stain release agents are different from the antimicrobial agent(s).

8. The substrate of any one of the preceding claims, wherein one or more or all of the stain release agents are hydrophilic agent(s).

9. The substrate of any one of the preceding claims 1, 2, or 4 to 8, wherein the one or more stain release agents comprise at least one selected from the group consisting of fatty alcohol ethoxylates and organosilane terpolymers.

10. The substrate of any one of the preceding claims 1, 2 or 4 to 9, wherein the stain release agents are adhered to the substrate in an amount of together at least 0.2% on weight fabric of the substrate.

11. The substrate of any one of the preceding claims, wherein substrate has a water holding capacity of at least 5 times its weight when tested according to ASTM D7367-14.

12. The substrate of any one of the preceding claims, wherein the substrate is a non-woven fabric and the average diameter of the fibers of the fabric is at most 6 microns.

13. A process for finishing a substrate, comprising the steps of:
- treating the substrate using an antimicrobial liquor application process like an exhaustion or padding process, wherein the liquor comprises one or more antimicrobial agents;
- drying the treated substrate;
- treating the dried substrate using a stain release liquor application process like an exhaustion or preferably a padding process, wherein the liquor comprises one or more stain release agents which are not capable of increasing the water or oil repellency of the substrate; and
- curing of the treated substrate, which curing is conducted at least partially at a curing ambient temperature of at least 170 °C.

14. The process of claim 13, wherein the one or more antimicrobial agents comprise an azole-based compound and at least one selected from the group consisting of a quaternary ammonium organosilane compound, metal, polyglucosamine, and polyhexamethylene biguanide.

15. The process of any one of claims 13 to 14, wherein the one or more stain release agents are as defined in any of claims 6 to 10.

16. The process of any one of claim 13 to 15, wherein the finished substrate exhibits a reduction value of *Escherichia coli* ATCC 25922 and *Candida albicans* ATCC 10231 measured in accordance with AATCC test method 100-2012 of at least 99% within 1 hour of contact time.

17. The process of any one of claim 13 to 16, wherein the finished substrate has a stain release rating, measured in accordance with AATCC test method 130-2010, of at least grade 3.

18. A substrate obtainable by the process of any one of claims 13 to 17.

19. A towel, kitchen towel, napkin, handkerchief, face mask, floor cleaning mop, wipe, tampon, or textile used in wound care, comprising or consisting of a substrate as defined in any one of claims 1 to 12, or claim 18.

20. Use of a substrate as defined in any one of claims 1 to 12, or claim 18 as a material comprised by or forming a towel, kitchen towel, napkin, handkerchief, face mask, floor cleaning mop, wipe, tampon, in wound care, panty, underwear, or bra, or in wound care.

21. A hygiene product comprising at least one layer formed by a substrate as defined in any one of claims 1 to 12, or claim 18, and at least one water repellent layer having a water repellency rating of at least 70 when measured in accordance with AATCC test method 22-2014.

22. The hygiene product of claim 21, wherein the hygiene product is one selected from the group consisting of sanitary napkins, panty or underwear liners, nappies, diapers, diaper liners, adult diapers, bed pads, and nursing pads.

23. A washable hygiene product, in particular a sanitary napkin, panty or underwear liner, nappy, diaper, diaper liner, adult diaper, bed pad, or nursing pad, comprising

a water repellent layer having a water repellency rating of at least 70 when measured in accordance with AATCC test method 22-2014, and

one or more dispersion layers comprising or consisting of a substrate to which

- two or more antimicrobial agents selected from the group consisting of an azole-based compound, metal, polyglucosamine, and polyhexamethylene biguanide are adhered, wherein the total amount of the one or more antimicrobial agents adhered to the substrate is at most 4.0%, preferably at most 3.0%, more preferably at most 2.5%, and most preferably at most about

2.0% on weight fabric of the substrate, and at least 0.1%, preferably at least 0.2%, more preferably at least 0.3%, and most preferably at least 0.4% on weight fabric of the substrate, or

- one or more stain release agents are adhered,

wherein the substrate has a stain release rating, measured in accordance with AATCC test method 130-2010, of at least grade 3, a water repellency rating, measured in accordance with AATCC test method 22-2014, of at most 50, and an oil repellency rating, measured in accordance with AATCC test method 118-2013, of at most grade 1.

24. The hygiene product of claim 23, wherein the one or more stain release agents are as defined in any one of claims 6 to 10.

25. The hygiene product of any one of claims 23 to 24, wherein substrate has a water holding capacity of at least 5 times its weight when tested according to ASTM D7367-14.

26. The hygiene product of any one of claims 23 to 25, wherein the substrate is a non-woven fabric and the average diameter of the fibers of the fabric is at most 6 microns.

27. The hygiene product of any one of claims 23 to 26, wherein the stain release rating is achieved even after at least 25 laundry washes in a laundry washing machine, preferably at 85±15 °C, for 10-15 minutes, using non-antimicrobial, non-ionic and non-chlorine containing laundry detergent.

28. The hygiene product of any one of claims 23 to 27, wherein the hygiene product is a product according to claim 21.