Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you to compare it with other products.

Product

Autocallable Reverse Convertible with Conditional Coupon on iShares Russell 2000 Index Fund, State Street Consumer Discretionary Select Sector SPDR ETF, State Street Technology Select Sector SPDR ETF (Quanto EUR)

ISIN: CH1492031161 / **Swiss Securities Code (Valor):** 149203116

Product Manufacturer: **Chartered Investment Germany GmbH**, Fürstenwall 172a, 40217 Düsseldorf, Germany, website: www.chartered-investment.com / call +49 211 93678 25-0 for more information. The *Bundesanstalt für Finanzdienstleistungsaufsicht* (BaFin), Germany, is responsible for supervising Chartered Investment Germany GmbH in relation to this Key Information Document.

Issuer: **Opus (Public) Chartered Issuance S.A.**, Luxembourg, acting on behalf of its Compartment 100.

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You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type Debt instrument in bearer form, evidenced in the form of uncertificated book-entry securities, governed by Swiss law.

Term It has a fixed term and will be due on the Maturity Date, subject to an early redemption.

Objectives The objective of this product is to provide you with the possibility of receiving an enhanced return in exchange for taking the risk of a loss of some or all of your investment. The product is a complex financial instrument linked to 3 Underlyings.
You may receive a Coupon on the Coupon Payment Date depending on the performance of all Underlyings. If the Reference Price of all Underlyings equals or exceeds the Coupon Level on the Observation Date, you will receive the respective Coupon on the following Coupon Payment Date. Otherwise you are not entitled to receive the Coupon for that Observation Date.
If the conditions for the payment of a Coupon are met on a subsequent Observation Date, Coupons previously omitted are paid in addition to the Coupon for that current Observation Date on the following Coupon Payment Date.
The product will terminate prior to the Maturity Date if, on a Valuation Date, the Reference Prices of all Underlyings equal or exceed their respective Redemption Level.
On any such early termination, you will receive a cash amount equal to the Early Redemption Amount on the Redemption Date. No Coupon payments will be made after the Redemption Date.
If the product has not terminated early, the product will be redeemed on the Maturity Date as follows:

1. You will receive the Nominal Amount on the Maturity Date if the Reference Price of all Underlyings equals or exceeds the respective Strike on the Final Valuation Date.
2. If the Reference Price of at least one Underlying is below its Strike on the Final Valuation Date, you will receive a cash payment directly linked to the performance of the Underlying with the worst performance. The performance of an Underlying corresponds to the Reference Price of an Underlying on the Final Valuation Date divided by the respective Strike. The cash amount will equal the Nominal Amount multiplied by the performance of the worst performing Underlying; at least zero.

   In such case the sum of the cash amount and the Coupon paid (if any) will generally be less than the amount you invested, so that you will make a loss.

The product is currency hedged at maturity, i.e. all amounts determined in the Currency of the Underlying will be converted 1: 1 into the Currency of the product (Quanto).

Claims and receivables under the product are limited to the Compartment Assets of the Issuer which comprise mainly of hedging transactions and any bilateral loan and/or any fixed income instruments. If the Compartment Assets are not sufficient to fully satisfy the claims of all investors under the product, the Issuer will not be liable for any shortfall and you may not assert any further claims against it. You have no recourse/claim to any other assets of Opus (Public) Chartered Issuance S.A., including other compartments or its general assets.

Product

Product Currency	EUR	Type of Settlement	Cash
Nominal Amount	EUR 1,000.00	Valuation Dates	Quarterly, first time on 22 April 2026, last time on 22 April 2027
Purchase Price	100.86% of the Nominal Amount		
Early Redemption Amount	EUR 1,000.00	Early Redemption Dates	Quarterly, first time on 29 April 2026, last time on 29 April 2027
Initial Fixing Date	22 January 2026		
Issue Date	22 January 2026	Final Valuation Date	22 July 2027
Payment Date	29 January 2026	Maturity Date (Maturity)	29 July 2027

Conditional Coupon

Coupon	EUR 23.75 (9.50% p.a.)	Coupon Payment Dates	Quarterly, first on 29 April 2026, last on 29 July 2027
Observation Dates	Quarterly, first on 22 April 2026, last on 22 July 2027		

Underlyings

iShares Russell 2000 Index Fund

Type	ETF	Initial Reference Price	USD 269.79
ISIN	US4642876555	Ratio	4.36069
Currency	USD	Strike	USD 229.3215
Reference Agent	NYSE ARCA	Redemption Level	USD 269.79
Reference Price	Closing price on the Reference Exchange	Coupon Level	USD 229.3215

State Street Consumer Discretionary Select Sector SPDR ETF

Type	ETF	Initial Reference Price	USD 122.62
ISIN	US81369Y4070	Ratio	9.59444
Currency	USD	Strike	USD 104.227
Reference Agent	NYSE ARCA	Redemption Level	USD 122.62
Reference Price	Closing price on the Reference Exchange	Coupon Level	USD 104.227

State Street Technology Select Sector SPDR ETF

Type	ETF	Initial Reference Price	USD 144.88
ISIN	US81369Y8030	Ratio	8.12031
Currency	USD	Strike	USD 123.148
Reference Agent	NYSE ARCA	Redemption Level	USD 144.88
Reference Price	Closing price on the Reference Exchange	Coupon Level	USD 123.148

The Issuer is entitled to terminate the product with immediate effect if an extraordinary event occurs. Examples of extraordinary events include the delisting or cessation of an Underlying, changes in legislation, tax events. In this case, the termination amount may be significantly less than the amount you invested. A total loss of the investment is possible. You also bear the risk that the product will be terminated at a time unfavourable to you, and you may only be able to reinvest the termination amount on less favourable terms.

Intended retail investor The product is intended for retail investors who intend to form and / or optimize assets in general and have a short to long-term investment horizon. The product is designed for investors with informed knowledge and / or experience with financial products. The investors are able to bear a total loss of their invested amount and do not attach any importance to capital guarantees.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	4	5	**6**	7

Lower risk ← → Higher risk

The risk indicator assumes you keep the product until 29 July 2027. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because the Issuer is not able to pay you.
We have classified this product as 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level, and poor market conditions are very likely to impact the capacity of the Issuer to pay you. **To the extent the currency of the country in which you purchase this product or the account to which payments on this product are credited differs from the product currency, please be aware of the currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies.** This risk is not considered in the indicator shown above. Your entitlement is limited to the Compartment Assets. You have no further claims against Opus (Public) Chartered Issuance S.A., in particular no recourse to other assets of Opus (Public) Chartered Issuance S.A. This product does not include any protection from future market performance so you could lose some or all of your investment. If the Issuer is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:	Until the Product is called or matures. This may be different in each scenario and is indicated in the table.		
Investment:	EUR 10,000		
Scenarios		If you cash in after 1 year	If you redeem at call or maturity
Minimum scenario	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario (product ends on 22 July 2027)	**What you might get back after costs** Average return each year	**EUR 0** -99.75%	**EUR 269** -93.96%
Unfavourable scenario (product ends on 22 July 2027)	**What you might get back after costs** Average return each year	**EUR 5,796** -41.93%	**EUR 5,928** -39.32%
Moderate scenario (product ends on 22 October 2026)	**What you might get back after costs** Average return each year		**EUR 10,386** 3.72%
Favourable scenario (product ends on 22 July 2027)	**What you might get back after costs** Average return each year	**EUR 11,067** 10.64%	**EUR 11,092** 10.55%

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances. The scenarios shown represent possible outcomes calculated on the basis of simulations. In the event of early redemption, it was assumed that no reinvestment was made.

What happens if the Issuer is unable to pay out?

You are exposed to the risk that the Issuer might be unable to fulfil its obligations in respect of the product – e.g. in the event of insolvency (inability to pay / over-indebtedness) of the Issuer and the parties with whom it enters into hedging and/or funding transactions (hedging counterparty: Bank Vontobel AG, Zurich; financing counterparty for bilateral loan agreements: EFG Bank AG, Zurich).
A total loss of your capital invested is possible. The product is a debt instrument and as such is not covered by any deposit protection scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.
We have assumed:

- EUR 10,000 is invested.
- a performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date (22 July 2026)	If the product reaches maturity
Total costs	**EUR 227**	**EUR 227**
Annual cost impact*	2.4%	2.3% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the end of the recommended holding period your average return per year is projected to be 6% before costs and 3.7% after costs.

Composition of Costs

One-off costs upon entry or exit		If you redeem after 1 year
Entry costs	These costs are already included in the price you pay.	EUR 227
Exit costs	These costs are already included in the price you receive and are only incurred if you exit before maturity. Provided an early redemption occurs or you hold the product until maturity, there are no exit costs.	EUR 94

How long should I hold it and can I take money out early?

Recommended Holding Period: until 29 July 2027 (maturity)

You may sell the product only off-exchange, because it is not listed on any exchange. The redemption described in section “What is this product?” above only applies if the product is held until maturity.
The product does not provide for an early termination or exercise right of the investor. Therefore, investors should be prepared to stay invested for the term of the product. The only possibility to cash in the product earlier is by selling the product through the exchange where the product is listed or outside of such exchange.

Smallest Tradable Unit	EUR 1,000.00	Price Quotation	Percentage, dirty

A sale of the product may in particular not be possible under exceptional market circumstances or in case of technical disruptions. If you sell the product before its maturity, you may receive back less than if you had kept the product until maturity.

How can I complain?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person via the relevant website. Any complaint regarding the product, this document or the conduct of the Manufacturer and/or the Issuer of this product can be submitted in text form (e.g. by letter or e-mail) to Chartered Investment Germany GmbH, Fürstenwall 172a, 40217 Düsseldorf, E-Mail: Kundendialog@chartered-investment.com, Website: https://chartered-investment.com/en/complaint-management/.

Other relevant information

The Base Prospectus, any supplements thereto and the Final Terms are, in accordance with legal requirements, available free of charge on the website https://chartered-opus.com . In order to obtain more detailed information - and in particular details of the structure of and risks associated with an investment in the product - you should read these documents.