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

16.10% p.a. Autocallable Barrier Reverse Convertible on Ferrari, Uber Technologies

ISIN: CH1492034629 / **Swiss Securities Code (Valor):** 149203462

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 2 Underlyings.
You will receive a Coupon Amount on each Coupon Payment Date irrespective of the performance of the Underlyings, unless terminated early.
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, on the Early Redemption Date you will receive a cash amount equal to the Early Redemption Amount. 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 is above the respective Barrier on the Final Valuation Date.
2. If the Reference Price at least one Underlying equals or is below its Barrier on the Final Valuation Date, you will receive the Underlying with the worst performance according to the Ratio of that Underlying. The performance of an Underlying corresponds to the Reference Price of an Underlying on the Final Valuation Date divided by the respective Strike.

   You will receive such Underlying only in integral numbers. In addition, you will receive a compensation payment equal to the fractional number of the Ratio, multiplied by the Reference Price of the Underlying. In such case the sum of the value of the delivered Underlyings on the Maturity Date, the compensation payment and the Coupons paid will generally be less than the amount you invested, so that you will make a loss.

You are not entitled to receive any dividend from an Underlying and you have no right to any further entitlement resulting from any such Underlying (e.g. voting rights).
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	USD	Observation Period	At Final Fixing, 8 February 2027 (closing price)
Nominal Amount	USD 1,000.00	Valuation Dates	Quarterly, first time on 11 May 2026, last time on 6 November 2026
Purchase Price	101.40% of the Nominal Amount		
Early Redemption Amount	USD 1,000.00	Early Redemption Dates	Quarterly, first time on 18 May 2026, last time on 16 November 2026
Initial Fixing Date	6 February 2026		
Issue Date	6 February 2026	Final Valuation Date	8 February 2027
Payment Date	13 February 2026	Maturity Date (Maturity)	16 February 2027
Type of Settlement	Physical delivery		

Coupon

Coupon	USD 40.268 (16.11% p.a.)	Coupon Payment Dates	Quarterly, first on 18 May 2026, last on 16 February 2027

Underlyings

Ferrari N.V.

Type	Registered Share	Initial Reference Price	USD 332.41
ISIN	NL0011585146	Ratio	3.00833
Currency	USD	Strike	USD 332.41
Reference Exchange	NYSE	Redemption Level	USD 332.41
Reference Price	Closing price on the Reference Exchange	Barrier	USD 232.69

Uber Technologies Inc.

Type	Registered Share	Initial Reference Price	USD 73.92
ISIN	US90353T1007	Ratio	13.52814
Currency	USD	Strike	USD 73.92
Reference Exchange	NYSE	Redemption Level	USD 73.92
Reference Price	Closing price on the Reference Exchange	Barrier	USD 51.74

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 very short-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 16 February 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. In the case of the physical delivery of the Underlying, price losses may arise even after the Valuation Date until the Underlying is credited to your securities account. 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:	USD 10,000	
Scenarios		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 8 February 2027)	**What you might get back after costs** Percentage return (not annualized)	**USD 3,352** -66.48%
Unfavourable scenario (product ends on 8 February 2027)	**What you might get back after costs** Percentage return (not annualized)	**USD 7,347** -26.53%
Moderate scenario (product ends on 10 August 2026)	**What you might get back after costs** Percentage return (not annualized)	**USD 10,259** 2.59%
Favourable scenario (product ends on 8 February 2027)	**What you might get back after costs** Percentage return (not annualized)	**USD 11,053** 10.53%

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.
<u>The duration of this product is uncertain as it may terminate at different times depending on how the market evolves.</u> 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:

— USD 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 (10 August 2026)	If the product reaches maturity
Total costs	**USD 61**	**USD 61**
Cost impact*	0.6%	0.6% each year

(*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

Composition of Costs

One-off costs upon entry or exit		If you redeem at maturity
Entry costs	These costs are already included in the price you pay.	USD 61
Exit costs	Not applicable.	USD 0

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

Recommended Holding Period: until 16 February 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	USD 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.