

## Public Offer

# 6.93% p.a. Barrier Reverse Convertible on Richemont, Sandoz Group, Sunrise Communications AG

## Final Terms

SSPA Designation: Barrier Reverse Convertible (1230)

In Switzerland, these financial instruments are considered structured products. They are not collective investment schemes within the meaning of the Swiss Federal Act on Collective Investment Schemes (CISA), and are therefore not subject to the regulations of the CISA or the supervision of the Swiss Financial Market Supervisory Authority FINMA. The investors bear the Issuer's credit risk.

## SUMMARY

This summary constitutes an introduction to the Prospectus. Investment decisions must not be based on the introduction but on the information contained in the entire Prospectus. The issuer accepts no liability for the summary unless the summary itself is misleading, incorrect or contradictory when read together with the other parts of the Prospectus.

The Securities are issued based on (a) the Prospectus, and (b) these Final Terms. These Final Terms must therefore be read in conjunction with the Prospectus (as amended, supplemented and updated from time to time).

### Important information on the Securities

|                                       |                                                                                                                                         |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Issuer                                | Opus (Public) Chartered Issuance SA - Compartment P100, Luxembourg, acting in respect of its Compartment 100 (no rating)                |
| Lead Manager                          | Bank Vontobel AG, Zurich                                                                                                                |
| ISIN / Swiss Security Number / Symbol | CH1548132351 / 154813235 / -                                                                                                            |
| SSPA Designation                      | Barrier Reverse Convertible (1230), see also <a href="http://www.sspa.ch">www.sspa.ch</a>                                               |
| Initial Fixing                        | 06 May 2026                                                                                                                             |
| Payment Date                          | 13 May 2026                                                                                                                             |
| Final Fixing                          | 07 May 2027                                                                                                                             |
| Repayment Date                        | 14 May 2027                                                                                                                             |
| Redemption / Delivery                 | see "Redemption / Delivery" below                                                                                                       |
| Underlyings                           | Compagnie Financière Richemont SA, Registered Share<br>Sandoz Group AG, Registered Share<br>Sunrise Communications AG, Registered Share |
| Settlement                            | Cash payment and/or physical settlement                                                                                                 |

### Important information on the offer and admission to trading

|                    |                                                                                                                                                                                                                                                                                              |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issue Price        | 100.00% of the Nominal Value                                                                                                                                                                                                                                                                 |
| Nominal Value      | CHF 1'000.00                                                                                                                                                                                                                                                                                 |
| Issue size         | CHF 50'000, with the option to increase                                                                                                                                                                                                                                                      |
| Minimum investment | CHF 1'000.00 Nominal Value                                                                                                                                                                                                                                                                   |
| Public offer start | 06 May 2026                                                                                                                                                                                                                                                                                  |
| Public offer end   | The public offer of the Securities will end either at expiry of the term of the Securities or – unless a subsequent Base Prospectus has been approved and published by the final day of validity of a Base Prospectus – at expiry of the Base Prospectus in accordance with article 55 FINSA |

|                                |                                                                                                                                                                                                                                                                                                              |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Type of offering               | Public offer in Switzerland: the Final Terms being submitted to and published by the regulator, SIX Exchange Regulation                                                                                                                                                                                      |
| Restrictions on sale           | USA, US Persons / EEA / United Kingdom / Dubai/DIFC; see the Base Prospectus for other restrictions on sale                                                                                                                                                                                                  |
| Listing / Admission to trading | None                                                                                                                                                                                                                                                                                                         |
| Secondary market trading       | The Issuer or Lead Manager intend, under normal market conditions, to provide a secondary market throughout the entire term, but do not assume any legal obligation to do so. Indicative daily prices of this product are available at <a href="https://chartered-opus.com">https://chartered-opus.com</a> . |

## PRODUCT DESCRIPTION

These products are characterised by one or several Coupons, several Barriers as well as by a – albeit only conditional – redemption at the Nominal Value. The redemption at the end of the term is determined on the basis of the performance and the closing prices of the respective Underlyings: If no Barrier Event has occurred, the Nominal Value is repaid. If however, a Barrier Event has occurred, the investor receives the delivery of the Underlying with the poorest performance or a cash compensation, corresponding to the closing price of this Underlying (for details see "Redemption/Delivery").

### Product Conditions

|                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|------------|--------------|-----------------------|---------|---------------------|-----------------------|-------------------------------------------------------------------------------------------------|----------------------|-----------|--------------|----------------------|---------|---------------------|-----------------------|--------------------------------------------------------------------------------------------------|----------------------|-----------|--------------|----------------------|---------|---------------------|-----------------------|--------------------------------------------------------------------------------------------------|
| ISIN / Swiss Security Number / Symbol | CH1548132351 / 154813235 / -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Issue Price                           | 100.00% of the Nominal Value                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Nominal Value                         | CHF 1'000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Reference Currency                    | CHF; issue, trading and redemption are in the Reference Currency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Initial Fixing                        | 06 May 2026 (5:05 PM, local time Zurich)<br>Compagnie Financière Richemont SA: 06 May 2026, intraday<br>Sandoz Group AG: 06 May 2026, intraday<br>Sunrise Communications AG: 06 May 2026, intraday                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Payment Date                          | 13 May 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Last Trading Day                      | 07 May 2027 (12:00 PM, local time Zurich)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Final Fixing                          | 07 May 2027; Closing price on the Reference Exchange                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Repayment Date                        | 14 May 2027                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Underlyings                           | <p><b>Compagnie Financière Richemont SA</b> (further details on the Underlying see below)</p> <table> <tr> <td>Spot Reference Price</td><td>CHF 155.13</td></tr> <tr> <td>Strike Price</td><td>CHF 155.13 (100.00%*)</td></tr> <tr> <td>Barrier</td><td>CHF 96.18 (62.00%*)</td></tr> <tr> <td>Number of Underlyings</td><td>6.44621 (fractions are paid out in cash, no accumulation)<br/>* in % of the Spot Reference Price</td></tr> </table> <p><b>Sandoz Group AG</b> (further details on the Underlying see below)</p> <table> <tr> <td>Spot Reference Price</td><td>CHF 67.42</td></tr> <tr> <td>Strike Price</td><td>CHF 67.42 (100.00%*)</td></tr> <tr> <td>Barrier</td><td>CHF 41.80 (62.00%*)</td></tr> <tr> <td>Number of Underlyings</td><td>14.83239 (fractions are paid out in cash, no accumulation)<br/>* in % of the Spot Reference Price</td></tr> </table> <p><b>Sunrise Communications AG</b> (further details on the Underlying see below)</p> <table> <tr> <td>Spot Reference Price</td><td>CHF 47.54</td></tr> <tr> <td>Strike Price</td><td>CHF 47.54 (100.00%*)</td></tr> <tr> <td>Barrier</td><td>CHF 29.47 (62.00%*)</td></tr> <tr> <td>Number of Underlyings</td><td>21.03492 (fractions are paid out in cash, no accumulation)<br/>* in % of the Spot Reference Price</td></tr> </table> | Spot Reference Price | CHF 155.13 | Strike Price | CHF 155.13 (100.00%*) | Barrier | CHF 96.18 (62.00%*) | Number of Underlyings | 6.44621 (fractions are paid out in cash, no accumulation)<br>* in % of the Spot Reference Price | Spot Reference Price | CHF 67.42 | Strike Price | CHF 67.42 (100.00%*) | Barrier | CHF 41.80 (62.00%*) | Number of Underlyings | 14.83239 (fractions are paid out in cash, no accumulation)<br>* in % of the Spot Reference Price | Spot Reference Price | CHF 47.54 | Strike Price | CHF 47.54 (100.00%*) | Barrier | CHF 29.47 (62.00%*) | Number of Underlyings | 21.03492 (fractions are paid out in cash, no accumulation)<br>* in % of the Spot Reference Price |
| Spot Reference Price                  | CHF 155.13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Strike Price                          | CHF 155.13 (100.00%*)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Barrier                               | CHF 96.18 (62.00%*)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Number of Underlyings                 | 6.44621 (fractions are paid out in cash, no accumulation)<br>* in % of the Spot Reference Price                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Spot Reference Price                  | CHF 67.42                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Strike Price                          | CHF 67.42 (100.00%*)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Barrier                               | CHF 41.80 (62.00%*)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Number of Underlyings                 | 14.83239 (fractions are paid out in cash, no accumulation)<br>* in % of the Spot Reference Price                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Spot Reference Price                  | CHF 47.54                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Strike Price                          | CHF 47.54 (100.00%*)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Barrier                               | CHF 29.47 (62.00%*)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Number of Underlyings                 | 21.03492 (fractions are paid out in cash, no accumulation)<br>* in % of the Spot Reference Price                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Barrier Monitoring                    | At Final Fixing, 07 May 2027 (closing price)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Barrier Event                         | A Barrier Event shall be deemed to occur if at Barrier Monitoring the price of at least one of the Underlyings is at or below the respective Barrier Level.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Coupon                                | 6.9380% p.a. (payments according to "Coupon Payment(s)")                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Business Day Convention               | Modified Following, Unadjusted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
|                                       | If a Repayment Date or a Coupon Payment Date (each a "Relevant Payment Date") is not a Bank Business Day, the Relevant Payment Date shall be the next Bank Business Day, unless the Relevant Payment Date would therefore fall into the next calendar month, in this case the Relevant Payment Date shall be the immediately preceding Bank Business Day. The Coupon due on the Relevant Payment Date and, if applicable, the subsequent Coupon shall not be adjusted accordingly in the event of a postponement of a Relevant Payment Date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |
| Coupon Payment(s)                     | Quarterly, 30/360 (number of days: 361)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                      |            |              |                       |         |                     |                       |                                                                                                 |                      |           |              |                      |         |                     |                       |                                                                                                  |                      |           |              |                      |         |                     |                       |                                                                                                  |

| Coupon Payment Dates | Coupon Payment Dates | Coupon  | Interest Component | Premium Component |
|----------------------|----------------------|---------|--------------------|-------------------|
|                      | 14 August 2026       | 1.7537% | 0.0146%            | 1.7391%           |
|                      | 16 November 2026     | 1.7344% | 0.0145%            | 1.7199%           |
|                      | 15 February 2027     | 1.7344% | 0.0145%            | 1.7199%           |
|                      | 14 May 2027          | 1.7344% | 0.0145%            | 1.7199%           |

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Redemption / Delivery | <ul style="list-style-type: none"> <li>- If no Barrier Event has occurred, the Nominal Value is repaid. In addition, the Coupon is paid out at Repayment Date.</li> <li>- If a Barrier Event has occurred, the investor receives a physical delivery of the indicated Number of the Underlying with the poorest performance; fractions are not accumulated and are paid out in cash. In addition, the Coupon is paid out at Repayment Date.</li> </ul> |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Parties

|                                   |                                                                                                                                                                                                           |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issuer                            | Opus (Public) Chartered Issuance S.A., Luxembourg, acting in respect of its Compartment 100 (no rating)                                                                                                   |
| Lead Manager & Market Maker       | Bank Vontobel AG, Zurich                                                                                                                                                                                  |
| Authorised Offeror                | Bank Vontobel AG, Zurich                                                                                                                                                                                  |
| Paying and Calculation Agent      | Bank Vontobel AG, Zurich                                                                                                                                                                                  |
| Custodian                         | Société Générale Luxembourg, Luxembourg                                                                                                                                                                   |
| Trustee & Servicer to the Issuer  | Chartered Investment Germany GmbH, Dusseldorf, Federal Republic of Germany                                                                                                                                |
| Funding Counterparty              | EFG Bank AG, Zurich                                                                                                                                                                                       |
| Hedging Counterparty              | Bank Vontobel AG, Zurich                                                                                                                                                                                  |
| Securities Lender & Borrower      | EFG Bank AG, Zurich                                                                                                                                                                                       |
| Securities Agreement Counterparty | EFG Bank AG, Zurich                                                                                                                                                                                       |
| Supervision                       | Opus (Public) Chartered Issuance S.A. is authorized as a securitisation undertaking in Luxembourg and is subject to prudential supervision by the Commission de Surveillance du Secteur Financier (CSSF). |

## Costs and Charges

|                      |                                                                                                                                                                                                                                     |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Distribution charges | <p>The Issue Price includes Distribution charges of up to 1.20% p.a.</p> <p>Distribution charges may be paid as a discount on the Issue Price or as a one-time and/or periodic payment to one or more financial intermediaries.</p> |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Further Information

|                                        |                                                                                                                                                                                                                                                                                                     |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issue size                             | CHF 50'000, with the option to increase                                                                                                                                                                                                                                                             |
| Title                                  | The products are issued in the form of uncertificated securities of the Issuer and registered as intermediated securities ( <i>Bucheffekten</i> ) pursuant to the Federal Intermediated Securities Act, FISA. No certificates, no title imprint.                                                    |
| Depository                             | SIX SIS AG                                                                                                                                                                                                                                                                                          |
| Clearing / Settlement                  | SIX SIS AG, Euroclear Brussels, Clearstream (Luxembourg)                                                                                                                                                                                                                                            |
| Applicable Law / Jurisdiction          | Swiss law (except for limited recourse and non-petition, which are subject to Luxembourg law) / Zurich 1, Switzerland                                                                                                                                                                               |
| Publication of notices and adjustments | All notices to investors concerning the products and adjustments to the product terms (e.g. due to corporate actions) are published under the "Product history" of the respective product at <a href="https://chartered-opus.com">https://chartered-opus.com</a> .                                  |
| Early Termination                      | Only for fiscal or other extraordinary reasons, as well as in case of no outstanding positions (as specified in detail in the Base Prospectus).                                                                                                                                                     |
| Secondary market trading               | The Lead Manager intends, under normal market conditions, to provide a secondary market throughout the entire term, but do not assume any legal obligation to do so. Indicative daily prices of this product are available at <a href="https://chartered-opus.com">https://chartered-opus.com</a> . |
| Price setting                          | Secondary market price quotations are "clean", that is, accumulated interest is not included.                                                                                                                                                                                                       |
| Listing / Admission to trading         | None                                                                                                                                                                                                                                                                                                |
| Minimum investment                     | CHF 1'000.00 Nominal Value                                                                                                                                                                                                                                                                          |
| Minimum trading lot                    | CHF 1'000.00 Nominal Value                                                                                                                                                                                                                                                                          |

## Tax treatment in Switzerland

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Swiss Income Tax      | This product does not qualify for predominantly one-off interest payments (Non-IUP). The coupons consist of two components: the premium component, which in Switzerland qualifies as a tax-free capital gain, and the interest component, which in Switzerland is subject to direct federal tax (maturity principle).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Swiss Withholding Tax | No Swiss withholding tax                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Swiss Turnover Tax    | Secondary market transactions are subject to the swiss turnover tax (TK22). If delivery of the underlying is stipulated, the swiss turnover tax may be imposed as well.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| General Information   | <p>Transactions and payments relating to this product may be subject to further (foreign) transaction taxes, duties and/or withholding taxes, in particular a withholding tax pursuant to the Section 871(m) of the US Internal Revenue Code. All payments from this product will occur with any applicable taxes and duties deducted.</p> <p>If delivery of the underlying is stipulated, foreign taxes and duties have to be assumed by the investors.</p> <p>The taxation mentioned is a non-binding and non-exhaustive summary of the applicable treatment of Swiss-domiciled private investors for tax purposes.</p> <p>The investor's specific circumstances, however, are not taken into account. We point out that Swiss and/or foreign tax law or the authoritative practice of Swiss and/or foreign tax authorities can change at any time or specify further tax or charge liabilities (possibly even with retrospective effect).</p> |

Potential investors should have the tax effects of the purchase, holding, sale or repayment of this product examined by their own tax adviser - especially with respect to the effects of taxation under another jurisdiction.

## Description of the Underlying

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Compagnie Financière Richemont SA | <p>Name and type: Compagnie Financière Richemont SA, Registered Share</p> <p>Company and place of registration: Compagnie Financière Richemont SA, Boulevard James-Fazy 8, CH-1201 Genève</p> <p>Identification: ISIN CH0210483332 / Bloomberg &lt;CFR SE Equity&gt;</p> <p>Reference Exchange: SIX Swiss Exchange</p> <p>Futures exchange: Eurex; the Calculation Agent can determine another futures exchange at its discretion</p> <p>Performance: Available at <a href="http://www.six-swiss-exchange.com">www.six-swiss-exchange.com</a></p> <p>Transferability: According to the articles of incorporation of Richemont</p> <p>Financial statements: Available at <a href="http://www.richemont.com">www.richemont.com</a></p> |
| Sandoz Group AG                   | <p>Name and type: Sandoz Group AG, Registered Share</p> <p>Company and place of registration: Sandoz Group AG, Suurstoffi, 14, CH-6343 Rotkreuz</p> <p>Identification: ISIN CH1243598427 / Bloomberg &lt;SDZ SE Equity&gt;</p> <p>Reference Exchange: SIX Swiss Exchange</p> <p>Futures exchange: Eurex; the Calculation Agent can determine another futures exchange at its discretion</p> <p>Performance: Available at <a href="http://www.six-swiss-exchange.com">www.six-swiss-exchange.com</a></p> <p>Transferability: According to the articles of incorporation of Sandoz Group</p> <p>Financial statements: Available at <a href="http://www.sandoz.com">www.sandoz.com</a></p>                                              |
| Sunrise Communications AG         | <p>Name and type: Sunrise Communications AG, Registered Share</p> <p>Company and place of registration: Thurgauerstrasse 101B, 8152 Glattpark (Opfikon)</p> <p>Identification: ISIN CH1386220409 / Bloomberg &lt;SUNN SE Equity&gt;</p> <p>Reference Exchange: SIX Swiss Exchange</p> <p>Futures exchange: Eurex; the Calculation Agent can determine another futures exchange at its discretion</p> <p>Performance: Available at <a href="http://www.six-swiss-exchange.com">www.six-swiss-exchange.com</a></p> <p>Transferability: According to the articles of incorporation of Sunrise Communications AG</p> <p>Financial statements: Available at <a href="https://www.sunrise.ch/">https://www.sunrise.ch/</a></p>             |

## PROSPECTS OF PROFIT AND LOSSES

Any possible gain results from the fixed Coupons. Nevertheless, there is an upper limit to the gain, as the maximum payment is the Nominal Value plus the coupons. These products have only conditional repayment at the Nominal Value defined by the individual Barriers: If a Barrier Event has occurred, the right of a repayment at the Nominal Value ceases to apply immediately. Investors should be aware that this can happen during the relevant Barrier Monitoring (period of time or point(s) of time). Accordingly, the risks are considerable; given upwardly limited chances of gains, they correspond largely to the risks of a direct investment in the Underlying with the poorest performance. The lower the closing price of the Underlying with the poorest performance after falling below its Barrier, the greater the losses sustained. In extreme cases, i.e. when the price of the Underlying is equal to zero (0), the maximum loss can lead to a loss of all the capital invested. Even if the performance of the Underlyings is positive and no Barrier Event has occurred, the price of the product during the term can be considerably below the Issue Price. Potential investors should bear in mind that price changes to the Underlyings, as well as other influencing factors, may have a negative effect on the value of products.

## SIGNIFICANT RISKS FOR INVESTORS

### Currency risks

If the Underlying or Underlyings is/are denominated in a currency other than the product's Reference Currency, investors should bear in mind that this may involve risks due to fluctuating exchange rates and that the risk of loss does not only depend on the performance of the Underlying(s) but also on any unfavourable performance of the other currency or currencies. This does not apply for currency-hedged products (quanto structure).

### Market risks

The general market performance of Securities is dependent in particular on the development of the capital markets which, for their part, are influenced by the general global economic situation as well as by the economic and political framework conditions in the respective countries (so-called market risk). Changes to market prices such as interest rates, commodity prices or corresponding volatilities may have a negative effect on the valuation of the Underlying(s) or the product.

## Disruption risks

There is also the risk of market disruptions (such as trading or stock market interruptions or discontinuation of trading) or other unforeseeable occurrences concerning the respective Underlyings and/or their stock exchanges or markets taking place during the term or upon maturity of the products. Such occurrences can have an effect on the time of redemption and/or on the value of the products.

In the event of trading restrictions, sanctions and similar occurrences, the Issuer is entitled, for the purpose of calculating the value of the product, to include at its own discretion the Underlying instruments at their most recently traded price, at a fair value to be established at its sole discretion or indeed as worthless, and/or additionally to suspend pricing in the product or liquidate the product prematurely.

## Secondary market risks

Under normal market conditions, the Issuer or the Lead Manager intend to post bid- and ask-prices on a regular basis. However, neither the Issuer nor the Lead Manager is under any obligation with respect to investors to provide such bid- and ask-prices for specific order or securities volumes, and there is no guarantee of a specific liquidity or of a specific spread (i.e. the difference between bid- and ask-prices), for which reason investors cannot rely on being able to purchase or sell the products on a specific date or at a specific price.

## Issuer risk

The value of the products may depend not only on the performance of the Underlying(s), but also on the creditworthiness of the Issuer, which may change during the term of the product. The investor is exposed to the risk of default of the Issuer.

The Issuer's sole business is the raising of money by issuing securities for the purposes of acquiring assets or risks relating to assets generally. Pursuant to the Luxembourg law of 22 March 2004 on Securitisation, as amended, claims against the Issuer by the holders of a security (the "Security Holders") will be limited to the net assets of the Compartment. The net assets of the Compartment will comprise (i) the Underlying Assets, and (ii) a cash account with an initial cash account amount of zero (the "Compartment Assets"). Other than as described in the foregoing, the Issuer will have no funds available to meet its obligations. If the Compartment Assets are not sufficient, there is a risk that the Issuer will temporarily or permanently not be able to fulfil its payment obligations when due and the Security Holders may suffer a loss. The entitlement of the investors is limited to the assets of the Compartment. In particular, the investors have no recourse/claim to any other assets of Opus (Public) Chartered Issuance S.A., including the assets of other compartments or the general assets of Opus (Public) Chartered Issuance S.A., which are not allocated to the Compartment.

During the term of the Securities, the rights of the Security Holders to be paid amounts due or for delivery of the Underlying under the Securities will be subordinated to (i) discharge of any liabilities towards creditors privileged by law, in particular existing tax liabilities of the Issuer (if any), to the extent that these are due and payable and (ii) discharge of any other liabilities of the Issuer in relation to the Compartment, in particular any administrative costs and the service fee. Any such claim rank priority to the claim of the Security Holders. Payment or delivery of such amounts will reduce the amounts that are available to the Issuer to make payments to the Security Holders.

The Company is structured to be an insolvency-remote vehicle, but it is under no circumstances insolvency-proof. If the Company fails for any reason to meet its obligations or liabilities, insolvency proceedings might be initiated. In any such circumstances, there is a risk that Security Holders may suffer a loss.

The Security Holders may be exposed to competing claims of other creditors of the Company, the claims of which have not arisen in connection with the creation, operation or liquidation of a Compartment if foreign courts, which have jurisdiction over assets of the Company allocated to a Compartment do not recognise the segregation of assets and limited recourse in that respect.

The Issuer is party to contracts with a number of third parties who have agreed to perform a number of services in relation to the Compartment Assets. In particular, the calculation agent, the paying agent and the depository agent have agreed to provide services with respect to the Compartment Assets. If any such third party fails to perform its obligations under any relevant agreement, the Security Holders may be adversely affected.

# SELLING RESTRICTIONS

Any products purchased by any person for resale may not be offered in any jurisdiction in circumstances which would result in the Issuer being obliged to register any further documentation relating to this product in such jurisdiction.

The restrictions listed below must not be taken as definitive guidance as to whether this product can be sold in a jurisdiction. Additional restrictions on offering, selling or holding of this product may apply in other jurisdictions. Investors in this product should seek specific advice before on-selling this product.

## United States, U.S. persons

The securities neither have been nor will be registered under the United States Securities Act of 1933, as amended (the "Securities Act") and the securities may neither be offered nor sold within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act).

Trading in the securities has not been and will not be approved by the United States Commodity Futures Trading Commission under the United States Commodity Exchange Act or by any other state securities commission nor has the Commodity Futures Trading Commission or any other state securities commission passed upon the accuracy or the adequacy of the Base Prospectus. The Base Prospectus may not be used in the United States and may not be delivered in the United States.

The securities will not be directly or indirectly offered, sold, traded or delivered within the United States or to or for the account or benefit of U.S. persons (as defined in Regulation S under the Securities Act).

Each offeror is required to agree that it will not offer or sell the securities as part of their distribution at any time within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act).

The term "United States" as used herein means the United States of America, its territories or possessions, any state of the United States, the District of Columbia or any other enclave of the United States government, its agencies or instrumentalities.

## European Economic Area (EEA)

In relation to each Member State of the European Economic Area any offeror of Securities represents and agrees that it has not made and will not make an offer of the Securities which are the subject of the offering contemplated by this Base Prospectus as completed by the Final Terms to the public in that Member State other than at any time:

- (a) to persons who are qualified investors as defined in the Prospectus Regulation;
- (b) to fewer than 150 natural or legal persons (other than qualified investors as defined in the Prospectus Regulation), subject to obtaining the prior consent of the

Lead Manager for any such offer; or

- (c) in any other circumstances falling within Articles 1(3), 1(4) and/or 3(2)(b) of the Prospectus Regulation,

provided that no such offer of Securities shall require the Issuer or Lead Manager to publish a prospectus pursuant to Article 3 of the Prospectus Regulation. For the purposes of the provision above, the expression an "offer of securities to the public" in relation to any securities in any Member State means the communication in any form and by means of sufficient information on the terms of the offer and the securities to be offered so as to enable an investor to decide to purchase or subscribe for the securities, and the expression "Prospectus Regulation" means Regulation (EU) 2017/1129, and includes any relevant implementing measure in the relevant Member State.

## United Kingdom

In addition to the restrictions described in the selling restrictions for the European Economic Area (see above), the following matters should be noted with respect to the United Kingdom.

Any offeror of the products will be required to represent and agree that:

- (a) in relation to any products which have a maturity of less than one year, (i) it is a person whose ordinary activities involve it in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of its business and (ii) it has not offered or sold and will not offer or sell any products other than to persons whose ordinary activities involve them in acquiring, holding, managing or disposing of investments (as principal or as agent) for the purposes of their businesses or who it is reasonable to expect will acquire, hold, manage or dispose of investments (as principal or agent) for the purposes of their businesses where the issue of the products would otherwise constitute a contravention of section 19 of the Financial Services and Markets Act 2000 ("FSMA") by the Issuer;
- (b) it has only communicated or caused to be communicated and will only communicate or cause to be communicated an invitation or inducement to engage in investment activity (within the meaning of section 21 of the FSMA) received by it in connection with the issue or sale of any products in circumstances in which section 21(1) of the FSMA does not apply to the Issuer; and
- (c) it has complied and will comply with all applicable provisions of the FSMA with respect to anything done by it in relation to any products in, from or otherwise involving the United Kingdom.

## Further risk information and selling restrictions

Please also note the additional risk factors and selling restrictions set out in detail in the Base Prospectus.

# LEGAL NOTICES

## Product documentation

This document ("Final Terms") contains the final terms for the product. The Final Terms, together with the "Opus (Public) Swiss Base Prospectus for the Issue of Securities" in the currently valid version ("Base Prospectus"), which are written in English (foreign language versions represent non-binding translations), represent the entire documentation for this product (the "Prospectus") and accordingly the Final Terms should always be read in conjunction with the Base Prospectus and any supplements thereto, if any. Definitions used in the Final Terms but not defined herein have the meanings given to them in the Base Prospectus. In the event of any conflict between these Final Terms and the Base Prospectus, the provisions of the Final Terms shall prevail. The Issuer is entitled at any time to correct typographical or arithmetic errors or other obvious errors in these Final Terms and conditions and to make editorial changes as well as to change or add to contradicting or incomplete provisions without the consent of the investors. The issuer has no obligation to issue the product. The Prospectus can be obtained from Opus (Public) Chartered Issuance S.A., 28 Boulevard F.W. Raiffeisen, L-2411 Luxembourg, Grand Duchy of Luxembourg (telephone +352 27 86 03 72) and can also be accessed on the website <https://chartered-opus.com>. The Issuer expressly disclaims any liability for publications on other Internet platforms. Notifications in connection with this product will be rendered legally valid upon their publication as described in the Base Prospectus. When replacing the Base Prospectus with a successive version of the Base Prospectus, the Final Terms must be read together with the most recent valid successive version of the Base Prospectus (in each case, a "Successive Base Prospectus"), which either (i) replaced the Base Prospectus, or (ii) if one or more Successive Base Prospectuses to the Base Prospectus have already been published, the most recently published Successive Base Prospectus and the term Prospectus must be interpreted accordingly. The Issuer consents to the use of the Base Prospectus (including any subsequent Base Prospectuses) together with the respective Final Terms in connection with an offer of the products by a financial intermediary who is authorised to make such offers.

## Further information

The list and information shown do not constitute a recommendation concerning the Underlying in question; they are for information purposes only and do not constitute either an offer or an invitation to submit an offer, or a recommendation to purchase Financial Products. Indicative information is provided without warranty. The information is not a substitute for the advice that is indispensable before entering into any derivative transaction. Only investors who fully understand the risks of the transaction to be concluded and who are commercially in a position to bear the losses which may thereby arise should enter into such transactions. Furthermore, we refer to the brochure "Risks Involved in Trading Financial Instruments" which is available upon request.

## Material changes since the most recent annual financial statements

Subject to the information in these Final Terms and the Base Prospectus, no material changes have occurred in the assets and liabilities, financial position and profits and losses of the Issuer since the reporting date or the close of the last financial year or the interim financial statements of the Issuer.

## Responsibility for the Prospectus

Opus (Public) Chartered Issuance S.A. takes responsibility for the content of the Prospectus and hereby declares that, to the best of its knowledge, the information is correct and that no material facts or circumstances have been omitted.