

Key Information Document

Purpose

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

Product

2.67% p.a. Callable Reverse Convertible on Alcon, Richemont, Zurich Insurance

ISIN: CH1548149090 / **Swiss Securities Code (Valor):** 154814909

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

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

This document was created on 11 August 2026, 20:10 (local time Zurich)

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

What is this product?

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

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

Objectives The objective of this product is to provide you with the possibility of receiving an enhanced return in exchange for taking the risk of a loss of some or all of your investment. The product is a complex financial instrument linked to 3 Underlyings.

You will receive a Coupon Amount on each Coupon Payment Date irrespective of the performance of the Underlyings, unless terminated early.

The Issuer is entitled to terminate the product with immediate effect on each Valuation Date.

On any such early termination, on the Early Redemption Date you will receive a cash amount equal to the Early Redemption Amount. No coupon payments will be made after the Redemption Date.

If the product has not terminated early, the product will be redeemed on the Maturity Date as follows:

- You will receive the Nominal Amount on the Maturity Date if the Reference Price of all Underlyings equals or exceeds the respective Strike on the Final Valuation Date.
- If the Reference Price at least one Underlying is below its Strike on the Final Valuation Date, you will receive the Underlying with the worst performance according to the Ratio of that Underlying. The performance of an Underlying corresponds to the Reference Price of an Underlying on the Final Valuation Date divided by the respective Strike.

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

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

Product

Product Currency	CHF	Type of Settlement	Physical delivery
Nominal Amount	CHF 5,000.00	Valuation Dates	Quarterly, first time on 11 February 2027, last time on 10 May 2027
Purchase Price	100.00% of the Nominal Amount	Early Redemption Dates	Quarterly, first time on 18 February 2027, last time on 18 May 2027
Early Redemption Amount	CHF 5,000.00	Final Valuation Date	11 August 2027
Initial Fixing Date	11 August 2026	Maturity Date (Maturity)	18 August 2027
Issue Date	11 August 2026		
Payment Date	18 August 2026		

Coupon

Coupon	CHF 33.449 (2.68% p.a.)	Coupon Payment Dates	Quarterly, first on 18 November 2026, last on 18 August 2027
--------	-------------------------	----------------------	--

Underlyings

Alcon Inc.			
Type	Registered Share	Reference Price	Closing price on the Reference Exchange
ISIN	CH0432492467	Initial Reference Price	CHF 61.49
Currency	CHF	Ratio	125.09382
Reference Exchange	SIX Swiss Exchange	Strike	CHF 39.97

Compagnie Financière Richemont SA

Type	Registered Share	Reference Price	Closing price on the Reference Exchange
ISIN	CH0210483332	Initial Reference Price	CHF 199.90
Currency	CHF	Ratio	38.49115
Reference Exchange	SIX Swiss Exchange	Strike	CHF 129.90

Zurich Insurance Group Ltd

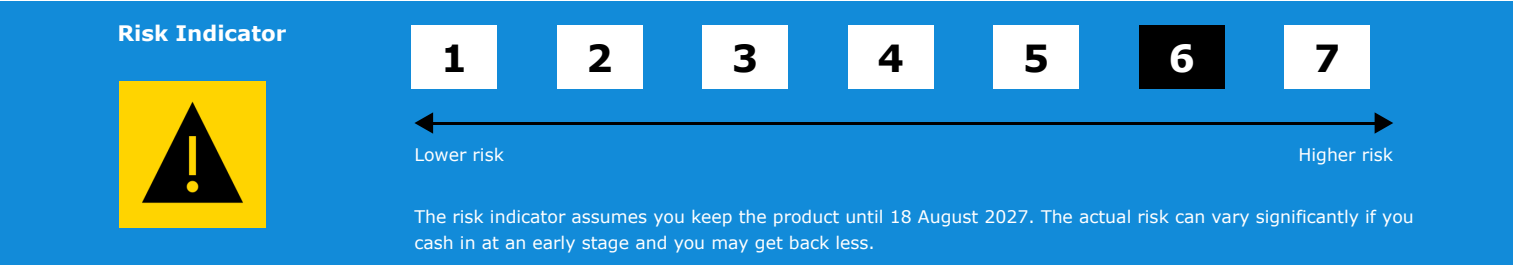
Type	Registered Share	Reference Price	Closing price on the Reference Exchange
ISIN	CH0011075394	Initial Reference Price	CHF 589.80
Currency	CHF	Ratio	13.04121
Reference Exchange	SIX Swiss Exchange	Strike	CHF 383.40

The Issuer is entitled to terminate the product with immediate effect on each Valuation Date. The Issuer is entitled to terminate the product with immediate effect if an extraordinary event occurs. Examples of extraordinary events include the delisting or cessation of an Underlying, changes in legislation, tax events. In this case, the termination amount may be significantly less than the amount you invested. A total loss of the investment is possible. You also bear the risk that the product will be

terminated at a time unfavourable to you, and you may only be able to reinvest the termination amount on less favourable terms.

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

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



Composition of Costs

One-off costs upon entry or exit		If you redeem after 1 year
Entry costs	These costs are already included in the price you pay. This includes distribution costs of up to 1.50%.	CHF 217
Exit costs	These costs are already included in the price you receive and are only incurred if you exit before maturity. Provided an early redemption occurs or you hold the product until maturity, there are no exit costs.	CHF 59

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

Recommended Holding Period: until 18 August 2027 (maturity)

You may sell the product only off-exchange, because it is not listed on any exchange. The redemption described in section "What is this product?" above only applies if the product is held until maturity.

The product does not provide for an early termination or exercise right of the investor. Therefore, investors should be prepared to stay invested for the term of the product. The only possibility to cash in the product earlier is by selling the product through the exchange where the product is listed or outside of such exchange.

Smallest Tradable Unit	CHF 5,000.00	Price Quotation	Percentage, dirty
------------------------	--------------	-----------------	-------------------

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

How can I complain?

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

Other relevant information

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