Key Information Document

Opus
By Chartered Investment

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

28.91% (28.75% p.a.) Reverse Convertible on D-Wave Quantum, IonQ, Palantir, Rigetti Computing

ISIN: CH1596854633 / **Swiss Securities Code (Valor):** 159685463

Product Manufacturer:	**Chartered Investment Germany GmbH**, Fürstenwall 172a, 40217 Düsseldorf, Germany, website: www.chartered-investment.com / call +49 211 93678 25-0 for more information. The *Bundesanstalt für Finanzdienstleistungsaufsicht* (BaFin), Germany, is responsible for supervising Chartered Investment Germany GmbH in relation to this Key Information Document.
Issuer:	**Opus (Public) Chartered Issuance S.A.**, Luxembourg, acting on behalf of its Compartment 100.

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

What is this product?

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

Term It has a fixed term and will be due on the Maturity Date.

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 4 Underlyings.
You will receive an interest payment according to the Interest Rate in relation to the Nominal Amount on the Maturity Date irrespective of the performance of the Underlyings.
At maturity, the redemption of the product depends on the performance of the Underlyings:

1. You will receive the Nominal Amount on the Maturity Date if the Reference Price of all Underlyings equals or exceeds the respective Strike on the Valuation Date.
2. If the Reference Price at least one Underlying is below its Strike on the 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 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, the compensation payment on the Maturity Date and the Interest paid will generally be less than the amount you invested, so that you will make a loss.

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

Product

Product Currency	USD	Payment Date	11 September 2026
Nominal Amount	USD 5,000.00	Type of Settlement	Physical delivery
Purchase Price	100.00% of the Nominal Amount	Valuation Date	3 September 2027
Initial Fixing Date	3 September 2026	Maturity Date (Maturity)	13 September 2027
Issue Date	3 September 2026		

Interest

Interest Rate	28.757% p.a.	Interest Payment Date	13 September 2027
Interest Period	11 September 2026 until 13 September 2027		

Underlyings

D-Wave Quantum Inc.

Type	Registered Share	Reference Price	Closing price on the Reference Exchange
ISIN	US26740W1099	Initial Reference Price	USD 16.90
Currency	USD	Ratio	422.65427
Reference Exchange	NYSE	Strike	USD 11.83

IonQ Inc.

Type	Registered Share	Reference Price	Closing price on the Reference Exchange
ISIN	US46222L1089	Initial Reference Price	USD 39.53
Currency	USD	Ratio	180.70112
Reference Exchange	NYSE	Strike	USD 27.67

Palantir Technologies Inc.

Type	Registered Share	Reference Price	Closing price on the Reference Exchange
ISIN	US69608A1088	Initial Reference Price	USD 183.34
Currency	USD	Ratio	38.95902
Reference Exchange	Nasdaq Global Select Market	Strike	USD 128.34

Rigetti Computing Inc.

Type	Registered Share	Reference Price	Closing price on the Reference Exchange
ISIN	US76655K1034	Initial Reference Price	USD 15.26
Currency	USD	Ratio	468.16479
Reference Exchange	Nasdaq Capital Market	Strike	USD 10.68

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

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

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

Risk Indicator

1	2	3	4	5	**6**	7

Lower risk ← → Higher risk

The risk indicator assumes you keep the product until 13 September 2027. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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

Performance Scenarios

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

Recommended holding period:	13 September 2027 (maturity)	
Investment:	USD 10,000	
Scenarios		If you redeem at maturity
Minimum scenario	**There is no minimum guaranteed return. You could lose some or all of your investment.**	
Stress scenario	**What you might get back after costs** Average return each year	**USD 2,892** -69.19%
Unfavourable scenario	**What you might get back after costs** Average return each year	**USD 3,573** -62.55%
Moderate scenario	**What you might get back after costs** Average return each year	**USD 5,938** -39.53%
Favourable scenario	**What you might get back after costs** Average return each year	**USD 12,892** 28.15%

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances. The scenarios shown represent possible outcomes calculated on the basis of simulations.

What happens if the Issuer is unable to pay out?

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

What are the costs?

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

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:

— In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
— USD 10,000 is invested.

	If you cash in on 13 September 2027
Total costs	**USD 212**
Annual cost impact*	1.3% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the end of the recommended holding period your average return per year is projected to be 1.3% before costs and 0% after costs.

Composition of Costs

One-off costs upon entry or exit		If you redeem after 1 year
Entry costs	These costs are already included in the price you pay. This includes distribution costs of up to 1.50%.	USD 212
Exit costs	These costs are already included in the price you receive and are only incurred if you exit before maturity. Provided you hold the product until maturity, there are no exit costs.	USD 37

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

Recommended Holding Period: until 13 September 2027 (maturity)

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

Smallest Tradable Unit	USD 5,000.00	Price Quotation	Percentage, clean

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.