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

17.70% p.a. Barrier Reverse Convertible on Airbnb, Alibaba Group, Corning, PayPal

ISIN: CH1596857651 / **Swiss Securities Code (Valor):** 159685765

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 interest payments according to the Interest Rate in relation to the Nominal Amount on the Interest Payment Dates 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 is above the respective Barrier on the Valuation Date.
2. If the Reference Price at least one Underlying equals or is below its Barrier 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 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 (Subscription Period: until 21 September 2026 (16:00, local time Zurich), subject to shortening or extention)

Product Currency	USD	Payment Date	28 September 2026
Nominal Amount	USD 1,000.00	Type of Settlement	Physical delivery
Purchase Price	100.00% of the Nominal Amount	Observation Period	At Final Fixing, 22 March 2027 (closing price)
Initial Fixing Date	21 September 2026	Valuation Date	22 March 2027
Issue Date	21 September 2026	Maturity Date (Maturity)	30 March 2027

Interest

Interest Rate	17.70% p.a.	Interest Payment Dates	Quarterly, first on 30 December 2026, last on 30 March 2027
Interest Period	28 September 2026 until 30 March 2027		

Underlyings

Airbnb Inc.

Type	Registered Share	Initial Reference Price	Reference Price on the Initial Fixing Date
ISIN	US0090661010	Ratio	indicative: 8.04052
Currency	USD	Strike	75.00%*
Reference Exchange	Nasdaq Global Select Market	Barrier	60.00%*
Reference Price	Closing price on the Reference Exchange		

Alibaba Group Holding Limited

Type	Securities representing shares (ADR)	Initial Reference Price	Reference Price on the Initial Fixing Date
ISIN	US01609W1027	Ratio	indicative: 11.60766
Currency	USD	Strike	75.00%*
Reference Exchange	NYSE	Barrier	60.00%*
Reference Price	Closing price on the Reference Exchange		

Corning Inc.

Type	Registered Share	Initial Reference Price	Reference Price on the Initial Fixing Date
ISIN	US2193501051	Ratio	indicative: 8.35911
Currency	USD	Strike	75.00%*
Reference Exchange	NYSE	Barrier	60.00%*
Reference Price	Closing price on the Reference Exchange		

PayPal Holdings Inc.

Type	Registered Share	Currency	USD
ISIN	US70450Y1038	Reference Exchange	Nasdaq Global Select Market

Reference Price	Closing price on the Reference Exchange	Strike	75.00%*
Initial Reference Price	Reference Price on the Initial Fixing Date	Barrier	60.00%*
Ratio	indicative: 25.31005		

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

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

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

Risk Indicator

1	2	3	4	5	**6**	7

Lower risk — Higher risk

The risk indicator assumes you keep the product until 30 March 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: Investment: Scenarios	30 March 2027 (maturity) USD 10,000	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** Percentage return (not annualized)	**USD 1,741** -82.59%
Unfavourable scenario	**What you might get back after costs** Percentage return (not annualized)	**USD 7,554** -24.46%
Moderate scenario	**What you might get back after costs** Percentage return (not annualized)	**USD 10,895** 8.95%
Favourable scenario	**What you might get back after costs** Percentage return (not annualized)	**USD 10,895** 8.95%

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:

— You would get back the amount that you invested (0 % annual return).
— USD 10,000 is invested.

	If you cash in on 30 March 2027
Total costs	**USD 8**
Cost impact*	0.1%

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

Composition of Costs

One-off costs upon entry or exit		If you redeem at maturity
Entry costs	These costs are already included in the price you pay.	USD 8
Exit costs	Not applicable.	USD 0

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

Recommended Holding Period: until 30 March 2027 (maturity)

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

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

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

How can I complain?

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

Other relevant information

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