

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 compare it with other products.

Product

Co-invest LBO ECT Basket Tracker Bonds

German Securities Code (WKN): A3G7QQ / **ISIN:** DE000A3G7QQ2

Manufacturer of the product: Chartered Investment Germany GmbH, Fürstenwall 172a, 40217 Düsseldorf, Federal Republic of Germany, www.chartered-investment.com / call +49 211 93678 25-0 for more information

Issuer of the product: Opus - Chartered Issuances S.A., acting in respect of its Compartment 484

The *Bundesanstalt für Finanzdienstleistungsaufsicht* (BaFin), Germany, is responsible for supervising Chartered Investment Germany GmbH in relation to this Key Information Document

Date of this document: 08 November 2023

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

What is this product?

Type

This product is a bearer debt security issued under German law.

Term

The product has a fixed term and will mature on 15 September 2028. The Issuer has the right to extend the maturity of the product two (2) times by one (1) year. Furthermore, the Issuer has the right to postpone the maturity date if the scheduled maturity date of any asset included in the Reference Basket is postponed. Moreover, under certain conditions, the Issuer may redeem the whole product earlier (Early Redemption upon an Autocall Event), or only partially (Partial Redemption).

Objectives

The objective of this product is to provide you with a specified entitlement according to predefined conditions.

The product refers to the Co-invest LBO ECT Basket (the "**Reference Basket**"). You participate in the performance of the Reference Basket via the product. The redemption amount of the product depends on the performance of the Reference Basket. The Redemption Amount may also be zero.

The Reference Basket consists of the Investment Components and the Cash Component. The Investment Components are one or more Reference Assets which are notionally held by a securitisation company (*société de titrisation*), incorporated under the laws of the Grand Duchy of Luxembourg, and operating a securitised transaction through one of its compartments (the "**Notional Investor**"). Reference Assets means shares, units or partnership interests in any Reference Fund. Reference Fund means (i) Sienna Landlife S.C.A. SICAV-RAIF, a closed-ended corporate partnership limited by shares organised under the laws of Luxembourg and qualifying as a reserved alternative investment fund (RAIF) under the Luxembourg law of 23 July 2016, and (ii) any successor or replacement fund it may be restructured into or merged with. The composition of the Reference Basket as well as the weighting of the components of the Reference Basket is based on advice received from Kepler Cheuvreux (Suisse) SA.

The product does not carry interest. You are not entitled to any claims from the components of the Reference Basket.

When issuing the Bonds, the Issuer acts solely for its Compartment 484. All claims and receivables from and under the Bonds are limited to the Compartment Assets. The Compartment Assets comprise mainly of hedging transactions entered into by the Issuer utilizing the proceeds from the issue of the Bonds (e.g. hedging agreements with banks or the direct acquisition of components of the Reference Basket). The Issuer may enter into such hedging transactions in order to be able to make payments under the Bonds. If the Compartment Assets are not sufficient to fully satisfy the claims of all investors under the Bonds, the Issuer will not be liable to you for any shortfall and you may not assert any further claims against the Issuer. In particular, you have no recourse/claim to any other assets of Opus - Chartered Issuances S.A., including the assets of other compartments or the general assets of Opus - Chartered Issuances S.A., which are not allocated to a compartment.

You will suffer a loss if the amount repayable is less than the purchase price of the product.

Issuer of the Bonds	Opus - Chartered Issuances S.A. (unregulated securitisation company pursuant to the Luxembourg Securitisation Law of 22 March 2004), acting in respect of its Compartment 484		
Reference Basket	Co-invest LBO ECT Basket		
Currency of the product	EUR	Maturity Date	15 September 2028, subject to the right of the Issuer to extend the maturity of the Bonds two (2) times by one (1) year to 15 September 2029 and/or 15 September 2030, as applicable
Initial Issue Date	15 September 2023	Initial Issue Price	102.00% of the Denomination
Initial level of the Reference Basket	EUR 1,000	Denomination	EUR 1,000.00
Type of Settlement	Cash		

The Issuer is entitled to terminate the product with immediate effect if an extraordinary event occurs. An extraordinary event is for example a change in the law. In the event of an extraordinary termination, the redemption amount may, under certain circumstances, be considerably lower than the purchase price. Even a total loss is possible. In addition, you bear the risk that notice is given at an unfavourable time for you and that you can only reinvest the repayment amount under worse conditions.


Intended retail investor

The product is intended for retail investors who invest at least EUR 125,000, pursue the objective of general asset formation/asset optimisation and have a long-term investment horizon. This product is a product for clients with advanced knowledge and/or experience with financial products. The investor may bear losses up to total loss of the capital invested and does not require capital protection.

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

Risk indicator



 This risk indicator assumes you keep the product for 5 years. 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 Issuer's capacity to pay you.

Your entitlement is limited to the Compartment Assets. You have no further claims against Opus - Chartered Issuances S.A., in particular no recourse to other assets of Opus - Chartered Issuances S.A.

This product does not include any protection from future market performance so you could lose some or all of your investment. If the Issuer is not able to pay you what is owed, you could lose your entire investment.

Performance scenarios

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

Recommended holding period:		Until 15 September 2028	
Example Investment:		EUR 125,000	
Scenarios		If you exit after 1 year	If you exit on 15 September 2028 (at maturity)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	50,000.00 EUR	12,500.00 EUR
	Average return each year	-60.00 %	-36.90 %
Unfavourable	What you might get back after costs	87,500.00 EUR	68,750.00 EUR
	Average return each year	-30.00 %	-11.27 %
Moderate	What you might get back after costs	112,500.00 EUR	100,000.00 EUR
	Average return each year	-10.00 %	-4.36 %
Favourable	What you might get back after costs	131,250.00 EUR	137,500.00 EUR
	Average return each year	5.00 %	1.92 %

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where the Issuer is not able to pay you.

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 consider your personal tax situation, which may also affect how much you get back.

What happens if Opus - Chartered Issuances S.A. (acting in respect of its Compartment 484) is unable to pay out?

You are exposed to the risk that the Issuer may not be able to fulfil its obligations under the product, for example in the event of insolvency (inability to pay/over-indebtedness) of the Issuer (Opus - Chartered Issuances S.A., acting in respect of the Compartment 484 and the parties with whom it enters into hedging transactions). A total loss of the invested capital is possible. The product is not subject to deposit insurance.

What are the costs?

The person who sells you this product or advises you on it may charge you additional costs. If this is the case, they will inform you of these costs and show you how all costs will affect your investment over time.

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 and how well the product does. 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
- EUR 125,000 is invested

	If you exit after 1 year	If you exit on 15 September 2028 (at maturity)
Total costs	2,500.00 EUR	2,500.00 EUR
Annual cost impact (*)	2.00 %	0.40 %

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -8.60 % before costs and -9.00 % after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	2.00 % of the amount you pay in when entering this investment. These costs are already included in the price you pay.	2,500.00 EUR
Exit costs	We do not charge an exit fee for this product.	0.00 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.40% of the Denomination as from the beginning of the sixth (6 th) year Denomination.	0.00 EUR
Transaction costs	We do not charge any extra transaction fees for this product.	0.00 EUR
Incidental costs taken under specific conditions		
Performance fees	10% of the excess performance, which are deducted from your investment if the performance of the product is positive and is greater than 8% p.a, subject to it exceeding a high water mark. The actual amount will vary depending on how well your investment performs.	0.00 EUR

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

Recommended holding period: Until 15 September 2028, which is the maturity date of the product.

The objective of the product is to provide you with the redemption profile described under “What is this product?” above. The ability to benefit from a favourable redemption amount only applies if the product is held until maturity and if the performance of the Reference Basket is positive. 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 over the counter. In such case, you must instruct your custodian bank, which is responsible for executing the transfer of the specific product. However, a sale of the product over the counter may not be possible. If you sell the product before the end of the recommended holding period, the amount you receive may be less – even significantly – 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. Complaints about the product or about the conduct of the Issuer or the manufacturer of the product may be submitted in text form (e.g. by letter or e-mail) to Chartered Investment Germany GmbH at the following address: Fürstenwall 172A, 40217 Düsseldorf, e-mail address: kundendialog@chartered-investment.com. Websites: www.chartered-investment.com/beschwerde-management and www.chartered-opus.com/beschwerde-management.

Other relevant information

Additional documents relating to the product will be handed over to you as part of the conclusion of the contract. You should read these documents to obtain further detailed information, in particular on the structure and risks associated with an investment in the product. The product is distributed to a limited group of investors. An offer of this product will only be addressed to investors who acquire this product for a total consideration of at least EUR 125,000 per investor, for each separate offer. This is an offer exempt from the obligation to publish a prospectus. This product is not offered to the public.