

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

ASTEО OptiFutures Index Tracker Certificates

German Securities Code (WKN): A3G8WZ / **ISIN:** DE000A3G8WZ9

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 588

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: 26.10.2023

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 no fixed term. You can exercise the product on any Exercise Date if you submit an exercise notice by 12 noon of the respective Exercise Date at the latest. In addition, the Issuer has the right to terminate the product on each exercise date by giving five business days' notice.

Objectives

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

The product refers to the ASTEO OptiFutures Index. You participate in the performance of the Index via the product. The redemption of the product depends on the performance of the Index. This index is a specialized index focused mainly on allocating to options and futures contracts on a rather short-term basis. This index employs advanced strategies to capitalize on market opportunities presented by these derivative instruments. With a dynamic approach and rigorous risk management, this index offers potential enhanced returns through specialized options and futures trading strategies. Index components can be Stocks, Futures, ETFs, Hedge funds, Options, Bonds and Mutual funds. The index is calculated by LIXX GmbH as index administrator. The composition of the index as well as the weighting of the index components is based on advice received from ASTEO Luxembourg SA.

After exercise or termination, you will receive the Redemption Amount on the relevant Settlement Date. The Redemption Amount will be equal to an amount in (EUR) (A) equal to the Index Level on the Valuation Date, (B) less the Issuer's unpaid administrative costs and accrued interest, subject to the applicable limited recourse. The Redemption Amount may also be zero.

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

When issuing the Certificates, the Issuer acts solely for its Compartment 588. All claims and receivables from and under the Certificates 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 Certificates (e.g. hedging agreements with banks or the direct acquisition of index components). The Issuer may enter into such hedging transactions in order to be able to make payments under the Certificates. If the Compartment Assets are not sufficient to fully satisfy the claims of all investors under the Certificates, 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 Certificates	Opus - Chartered Issuances S.A. (unregulated securitisation company pursuant to the Luxembourg Securitisation Law of 22 March 2004), acting in respect of its Compartment 588		
Index (ISIN)	ASTEО OptiFutures Index (ISIN: DE000A3EX1A7)		
Currency of the product	EUR	Exercise Date	16, October of each year, starting 16.10.2024, subject to the Business Day Convention
Issue Date	16.10.2023	Exercise Valuation Date	5 Business Days after the relevant Exercise Date, subject to the Business Day Convention
Initial Issue Price	EUR 100.40	Exercise Settlement Date	10 Business Days after the Exercise Valuation Date, subject to the Business Day Convention
Level of the Index at issuance of the Certificate	100.00 points	Issuer Call Date	16, October of each year, starting 16.10.2024, subject to the Business Day Convention
Calculation Amount	EUR 100.00	Issuer Settlement Date	As specified as such in the issuer call notice
Type of Settlement	Cash	Settlement Date	Exercise Settlement Date or Issuer Settlement Date

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 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:	5 years	
Example Investment:	EUR 100,000	
Scenarios	If you exit after 1 year	If you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Unfavourable	What you might get back after costs	70,000 EUR
	Average return each year	-30.00%
Moderate	What you might get back after costs	55,000 EUR
	Average return each year	-11,27%
Favourable	What you might get back after costs	90,000 EUR
	Average return each year	-4.36 %
	What you might get back after costs	105,000 EUR
	Average return each year	5.00 %
		110,000 EUR
		1.92 %

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.

What happens if Opus - Chartered Issuances S.A. (acting in respect of its Compartment 588) 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 588 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 100,000 is invested

	If you exit after 1 year	If you exit on 15 September 2028 (at maturity)
Total costs	1,900 EUR	7,900 EUR
Annual cost impact (*)	1,90 %	1,58 %

(*) 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 -7,42 % 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	0.40% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	400 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.50% of the value of your investment per year (these costs are already included in the level of the Index).	1,500 EUR
Transaction costs	We do not charge any extra transaction fees for this product.	0 EUR
Incidental costs taken under specific conditions		
Performance fees	20% of the excess performance, which are deducted from your investment if the daily performance of the product is positive, subject to it exceeding a daily high water mark (these costs are already included in the level of the Index). The actual amount will vary depending on how well your investment performs.	0 EUR

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

Recommended holding period: 5 years

The average investor holds this kind of product for about 5 years on average. Furthermore, this period enhances the comparability with other investment products without a fixed term.

You can sell the product over the counter. You can also exercise the product. You must instruct your custodian bank, which is responsible for executing the transfer of the specific product. As described in more detail in section "What is this product?", you will receive a redemption amount only upon a valid exercise. If you exercise or sell the product before the end of the recommended holding period, the amount you receive may be less – even significantly – than the amount you would otherwise have received.

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 fewer than 150 natural or legal persons per EEA member state, other than qualified investors, as verified by the distributor. This is an offer exempt from the obligation to publish a prospectus. This product is not offered to the public.