

# 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

### Z Square Venture Opportunity Crypto Security Bonds

German Securities Code (WKN): A3GV7N / ISIN: DE000A3GV7N7

Manufacturer of the product: Chartered Investment Germany GmbH, Fürstenwall 172A, 40217 Düsseldorf, Federal Republic of Germany, [www.chartered-investment.com](http://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 365

Competent authority of the manufacturer of the product: Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Germany

Latest revision of the KID: 2 February 2023

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

## 1. What is this product?

### Type

This product is a bearer bond under German law, issued as crypto security (*Kryptowertpapier*) within the meaning of section 4 (3) eWpG in the form of token generated on behalf of the Issuer and recorded in the Ethereum blockchain (register) in a smart contract maintained and deployed by E-SEC GmbH, Fürstenwall 172A, 40217 Düsseldorf, Federal Republic of Germany (as registrar) bearing the shortcut "Opus365". Your balance of token represents your rights under the Bonds, issued to you in accordance with the respective number of Bonds subscribed. Holders of Bonds are those persons entered in the register as such.

### Objectives

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

The product refers to the Z Square Venture Opportunity Crypto Security Basket. You participate in the performance of the basket via the product. The redemption of the product depends on the performance of the basket. Basket components can be cash and investment components as Advance Investment Rights. Advance Investment Rights means rights attached to the option granted by the reference company to invest an amount convertible in the certain shares to be issued by the reference company. The basket is calculated by Chartered Investment Germany GmbH as calculation agent.

The product has a fixed term and matures on 30 June 2026. The Issuer may extend the Bonds maturity by five (5) years by a notice to you. You are not entitled to require the redemption of the product prior to Maturity Date. In addition, the Issuer has the right to terminate the product on each Issuer call date upon having given at least ten (10) business days' notice. After termination, you will receive the Redemption Amount on the relevant Settlement Date. The Redemption Amount will be equal to an amount in US dollars (USD) equal to (A) the basket value on the Valuation Date, less any administrative costs not yet paid, (B) if the sale proceeds of the reference assets are greater than the Basket Proceeds, plus the amount by which the sale proceeds of the reference assets exceed the basket proceeds or, if the sale proceeds of the reference assets are less than the basket proceeds, less the amount by which the sale proceeds of the reference assets falls below the basket proceeds, (C) less any costs (including negative interest) incurred on payments under the reference assets in the period from their receipt by the Issuer until the Maturity Date, (D) the result of (A) to (C) divided by the number of outstanding Bonds. The Redemption Amount may also be zero.

The product is denominated in USD (foreign currency) rather than in Euros. If foreign currency is not available to you, the amounts invested must therefore first be exchanged into the foreign currency at the time of purchase to purchase the product; the same applies conversely if the product is resold. The product will be redeemed in the foreign currency. Even then, it is frequently necessary to exchange the investment amount into Euros again, if no corresponding foreign currency account exists. Currency conversions are based on the current bid or offer price determined by your depository bank.

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

When issuing the Bonds, the Issuer acts solely for its Compartment 365. 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 basket components). 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 365		
Basket	Z Square Venture Opportunity Crypto Security Bond Basket		
Currency of the product	USD	Denomination	USD 2000.00
Issue Date	8 December 2021	Valuation Date	5 Business Days after the relevant issuer call date otherwise 3 Business Days prior the Maturity Date

Maturity Date	30 June 2026. The Issuer may extend the product maturity by five (5) years. In case of such extension, the Maturity Date means 30 June 2031	Settlement Date	10 Business Days after the relevant Maturity Date or a date specified as such in the Issuer call notice
Initial Issue Price	102.10% of the Denomination	Type of Settlement	Cash

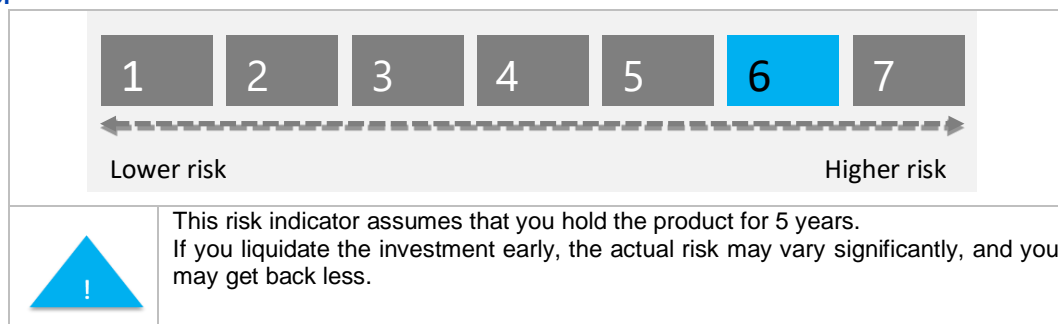
The Issuer is entitled to terminate the product with immediate effect, if an extraordinary event occurs. An extraordinary event is for example a change in the law. In the event of an extraordinary termination, the redemption amount may, under certain circumstances, be considerably lower than the purchase 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 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.

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

### Risk indicator



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.

**Be aware of 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 assets of Compartment 365. 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

**The future development of the market cannot be predicted precisely. The scenarios presented are only an indication of some possible outcomes based on recent developments. The actual returns may be lower.**

Investment of 10,000 USD		1 year	3 years	Until 30 June 2026 (recommended holding period)
<b>Scenarios</b>				
<b>Stress scenario</b>	<b>What you might get back after costs</b>	7,215.42 USD	6,306.12 USD	5,647.83 USD
	Average return each year	--29.13%	-12.75%	-11.17%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	9,180.6 USD	8,759.18 USD	8,585.08 USD
	Average return each year	-10.08%	-4.74%	-3.98%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	10,127.33 USD	10,301.14 USD	10,457.23 USD
	Average return each year	-1.061%	0.54%	0.45%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	10,922.58 USD	11,817.56 USD	12,397.81 USD
	Average return each year	6.98%	6.73%	5.36%

This table shows the money you could get back over the next five years, under different scenarios, assuming that you invest USD 10,000.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies

and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. 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.

### 3. What happens if Opus – Chartered Issuances S.A. (acting in respect of its Compartment 365) 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 365) 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.

### 4. What are the costs?

The Reduction in Yield (RIY) shows how the total costs you pay will affect the investment return you could receive. Total costs include one-off, ongoing and additional costs, but do not include transaction costs.

The amounts shown here represent the cumulative cost of the product for three different holding periods. The figures shown assume that you invest USD 10,000. The figures are estimates and may change in the future.

#### Costs over time

Investment of 10,000 USD			
Scenarios	If you cash in after 1 years	If you cash in after 3 years	If you cash on 30 June 2026 (recommended holding period)
Total costs	235.47 USD	285.28 USD	324.4 USD
Impact of return (RIY) per year	2.33 %	0.71 %	0.82 %

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.

#### Composition of costs

The table below shows the following:

- How the different types of costs each year affect the investment return that you could receive at the end of the recommended holding period; and
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	2.1.1%	The impact of the costs already included in the price.
	Exit costs	-	Not applicable.
Ongoing costs	Portfolio transaction costs	-	Not applicable.
	Other ongoing costs	-	Not applicable.
Additional costs	Performance fee	20%	Impact of the performance fee. 20% of the sale proceeds of the reference assets in USD exceeding their respective investment amount.

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

#### Recommended holding period: until 30 June 2026 (Maturity Date)

The aim of the product is to provide you with the redemption profile described above under "What type of product is this? This only applies if the product is held to maturity.

It is generally possible to sell the product over the counter. If you sell the product before the end of the recommended holding period, the amount that you then receive may be lower - even considerably lower - than the amount that you would otherwise have received.

### 6. 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.

### 7. 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. This is an offer exempt from the obligation to publish a prospectus. This product is not offered to the public.