

Key Information Document ("KID")

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

KM Cube Unicorn Index Tracker Certificates

German Securities Code (WKN): A3GWGE / ISIN: DE000A3GWGE2

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 383

Competent authority: Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Germany

Latest revision of the KID: 10. January 2022

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 issued under German law.

Objectives

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

The product refers to the KM Cube Unicorn Index. You participate in the performance of the Index via the product. The redemption of the product depends on the performance of the Index. Index components can be stocks, options, futures, currencies, metals, bonds and ETF`s. 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 Kepler Cheuvreux (Suisse) S.A.

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 with five business days' notice. After exercise or termination, you will receive the Redemption Amount on the relevant Redemption Date. The Redemption Amount will be equal to an amount in US-Dollars (USD) (A) equal to the Index Level on the Valuation Date, (B) less the Issuer's unpaid administrative costs, subject to the applicable limited recourse. 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.

You will not receive any scheduled income (e.g. interest) during the term of the product. You are also not entitled to any claims from the components of the index.

When issuing the Certificates, the Issuer acts solely for its Compartment 383. 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 enters 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 383 | | |
| Index (ISIN) | KM Cube Unicorn Index (ISIN: DE000A3C9K24) | | |
| Currency of the product | USD | Exercise Date | 17. January of each year, for the first time on 17. January 2023 |
| Issue Date | 17.01.2022 | Valuation Date | 5 banking days after the relevant Exercise Date |
| Initial Issue Price | USD 1.000,00 | Redemption Date | 10 banking days after the Valuation Date |
| Level of the Index at issuance of the Certificate | 1.000,00 points | Type of Settlement | Cash |

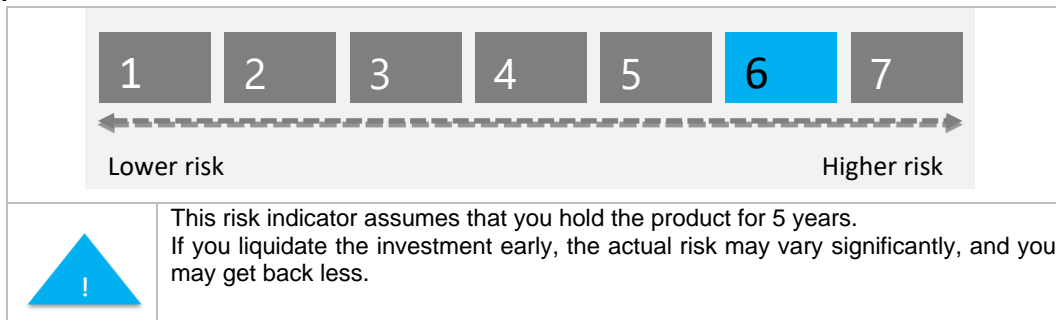
The Issuer is entitled to terminate the product with immediate effect, if an extraordinary event occurs. An extraordinary event is for example a change in the law. In the event of an extraordinary termination, the redemption amount may, under certain circumstances, be considerably lower than the purchase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

Retail investor target market

The product is intended for private clients 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 helps you to assess the risk associated with this product compared to other products. It shows how likely you are to lose money on this product because the markets are developing in a certain way or we are unable to pay you out.

We have rated this product in risk class 6 on a scale of 1 to 7, with 6 being the second highest risk class.

The risk of potential losses from future performance is considered high. If market conditions are unfavourable, it is very likely that the Issuer's ability to pay you out will be affected.

Please note the currency risk. You will receive payments in a different currency, so your final return will depend on the exchange rate between the two currencies. This risk is not included in the above indicator.

Your entitlement is limited to the assets of Compartment 383. 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 against future market developments, so that you could lose all or part of the capital invested. If the Issuer is unable to pay you what you are entitled to, you could lose all the capital invested.

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 | 5 years (recommended holding period) |
|------------------------------|--|--------------|--------------|--------------------------------------|
| Scenarios | | | | |
| Stress scenario | What you might get back after costs | 7153,53 USD | 6215,76 USD | 5379,35 USD |
| | Average return each year | -28,46% | -12,61% | -9,24% |
| Unfavourable scenario | What you might get back after costs | 9022,73 USD | 8331,42 USD | 7868,64 USD |
| | Average return each year | -9,77% | -5,56% | -4,26% |
| Moderate scenario | What you might get back after costs | 9968,74 USD | 9896,3 USD | 9824,38 USD |
| | Average return each year | -0,31% | -0,35% | -0,35% |
| Favourable scenario | What you might get back after costs | 10846,00 USD | 11648,46 USD | 12178,06 USD |
| | Average return each year | 8,46% | 5,49% | 4,36% |

This table shows the money you could get back over the next five years, under different scenarios, if 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 hold the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not consider the situation where we are 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 383) 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 383) 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 in after 5 years (recommended holding period) |
| Total costs | 150 USD | 450 USD | 750 USD |
| Impact of return (RIY) per year | 1.5% | 1.5% | 1.5% |

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 | - | The impact of the costs already included in the price. The costs for the distribution services are included. |
| | Exit costs | - | Not applicable. |
| Ongoing costs | Portfolio transaction costs | - | Trading Fee per trade calculated over the traded notional amount of the relevant underlying. |
| | Other ongoing costs | 1.5% | Impact of the costs that are deducted annually to account for the asset management (these costs are already included in the level of the Index). |
| Additional costs | Performance Fee | 15,00% | 15.00% of the annual performance of the index, taking into account the daily high-water mark consideration (these costs are already included in the index level). |

5. 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 under "1. What is this product?", you will receive a redemption amount in the event of effective 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.

It is generally possible to sell the product on the stock exchange on which the product is listed or 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, Internet pages: 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.