

# 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

### 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:** Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Germany

**Latest revision of the KID:** 6th December 2021

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

## 1. What type of product is this?

### 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 issue 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 30th 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.

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 basket.

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 enters 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 <sup>th</sup> December 2021   | Valuation Date | 5 Business Days after the relevant issuer call date otherwise 3 Business Days prior the Maturity Date |

|                     |   |                    |   |
|---------------------|---|--------------------|---|
| Maturity Date       | 30th 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  |

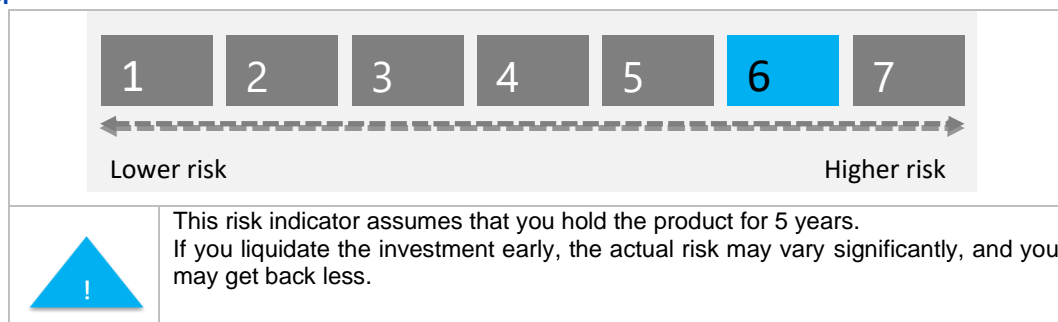
The Issuer is entitled to terminate the product with immediate effect, if an extraordinary event occurs. An extraordinary event is for example a change in the law. In the event of an extraordinary termination, the redemption amount may, under certain circumstances, be considerably lower than the purchase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

### 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 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 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       | 4.5 years (recommended holding period) |
|------------------------------|--|---------------|---------------|--|
| <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, 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 365) is unable to pay out?

They 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 in after 4.5 years (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: 5 years

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, 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.