

We have classified this product as 6 out of 7, which is the highest risk class.

This rates the potential losses from future performance at a very high level, and poor market conditions are very likely to impact our capacity to pay you.

Be aware of currency risk. If you buy and trade this product in a currency other than USD, the final return you get depend on the exchange rate between that currency and USD at that time. This risk is not considered in the indicator shown above.

Material risks not included in the summary risk indicator are: lack of consensus on the legal status and regulation of crypto assets and risks associated with nascent technology and crypto protocols.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, and the amounts payable to you after realization of the collateral are insufficient, 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 unfavorable, moderate, and unfavorable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 01 Year		
Investment: 10 000 USD		
Scenarios		01 Year (recommended holding period)
Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress Scenario	What you might get back after costs	USD 370
	Percentage return	-96%
Unfavorable scenario	What you might get back after costs	USD 2800
	Percentage return	-72%
Moderate scenario	What you might get back after costs	USD 14'490
	Percentage return	45%
Favorable scenario	What you might get back after costs	USD 144'180
	Percentage return	1'342%

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 and any on exchange bid/offer spreads. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: This type of scenario occurred for an investment between 01/2016 and 01/2026.

Moderate: This type of scenario occurred for an investment between 01/2016 and 01/2026.

Favourable: This type of scenario occurred for an investment between 01/2016 and 01/2026.

What happens if SA1 is unable to payout?

The Issuer is a special purpose vehicle. In the case of default by the Issuer the assets it holds as collateral may be realized in order to meet its obligations to investor and the cash proceeds of this will be paid out in the order of priority of payments applicable to the product. These proceeds may not be sufficient to meet all obligations and make all payments due in respect of the securities. In these circumstances you may not be able to realize the full value of your securities and suffer a loss on your investment. There is no compensation or guarantee scheme in place which may offset, all or any of, this loss. The investor is exposed to the risk of default of the Issuer, which is only mitigated due to collateralization.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

The total costs take into account one-off, recurring fees and incidental costs. The amounts shown here are the cumulative costs of

the product itself for the recommended holding period.

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 and how long you hold the product.

Table 1: Costs Over Time

Investment: USD 10,000	If you cash in at the end of the recommended holding period (1 year)
Total Costs	USD 268 (2025)
Impact on return (RIY) per year	2.68% p.a.

Table 2: Composition of Costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	Up to 2.00%* of the amount you pay in when entering this investment. The person selling you the product will inform you of the actual charge. These costs are already included in the price you pay. We do not charge an entry fee for this product	Up to 200 USD
Exit costs	0.00% of your investment before it is paid out to you. We do not charge an exit fee for this product, but the person selling you the product may do so*.	0 USD
Ongoing costs		
Management fees and other administrative or operating costs	0.75% of the value of your investment per year. This is an estimate based on actual costs over the last year.	68 USD
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell	0 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product	0 USD

Please note that past performance is not indicative of future performance. It cannot provide a guarantee of the returns that you will receive in the future. Past performance shows the product's performance as the percentage loss or gain per year over the last year.

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

Recommended holding period: 01 year

However, as the underlying(s) is/are very volatile, investors should monitor the value of the product constantly as sudden changes in value will be frequent and abrupt. Retail investors are able to sell the product on exchange other than in cases of unusual market activity or in case of technical disruptions.

How can I complain?

In case of any unexpected problems in the understanding, trading or handling of the product, please feel free to directly contact AMINA Bank.

Address: AMINA Bank AG, Kolinplatz 15, 6300 Zug, Switzerland

Website: <https://aminagroup.com/>

Email: clientmanagement@aminagroup.com

AMINA Bank will handle your request and provide you with a feedback as soon as possible.

Other relevant information

* Retail investors who purchase the product on the secondary market conclude trades directly with a participating broker or via an exchange and therefore additional costs may apply. The trading costs are publicly available on the stock exchanges on which the product is listed or can be requested from online brokers. One-off costs above are estimates of these trading costs. You can find out the actual costs from your broker, financial advisor, or sales company.

Alongside this document, please read the Prospectus on our website (<https://aminagroup.com>). The historical performance of this product can be found on the company website in accordance with the relevant legal provisions.

We are required to provide you with further documentation, such as the product's latest prospectus. Updated and additional documents on the product, in particular the prospectus, the final terms and supplements are published on the company website <https://aminagroup.com> in accordance with the relevant legal provisions. It is recommended that you read these documents for more information, particularly on the structure of the product and the risks associated with investing in the product.