Swissquote

Key Information Document (“**KID**”)

Purpose

This document provides the investor with key information about this investment product. It is not marketing material. The information is required by law to help the investor understand the nature, risks, costs, potential gains and losses of this product and to help the investor compare it with other products.

Product

Tracker Certificate in CHF on Swissquote Visionary Founders Index

Swiss Securities Number: 152741235 | ISIN: CH1527412352 | SIX Symbol: FLEDSQ
Issuer: **Swissquote Bank SA**
PRIIP Manufacturer: **Leonteq Securities AG** | The PRIIP Manufacturer is part of the Leonteq Group. | www.leonteq.com | Call +41 58 800 1111 for more information | Competent Authority: Not Applicable. The PRIIP Manufacturer is domiciled in Switzerland and is subject to prudential supervision by the Swiss Financial Market Supervisory Authority (“FINMA”). FINMA is not considered a competent supervisory authority under EU Regulation 1286/2014 on Key Information Documents for Packaged Retail and Insurance-based Investment Products (PRIIPs). | Date of production of the KID: 25.09.2026

The investor is 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 Swiss Uncertificated Security under Swiss law.

Term
The product has no fixed lifetime and will be redeemed after the investor has exercised its termination right or the Issuer has terminated the product.

Objectives
Objective of the product is to provide the investor with a specified entitlement according to predefined conditions. The product allows the investor to participate in price movements of the Underlying (as described in more detail below) and is therefore in terms of risk comparable to a direct investment in the Underlying. The product offers the investor the right to exercise the product and the Issuer might terminate the product according to the Issuer’s Termination Right and the extraordinary termination provisions. The product has no fixed lifetime and will be redeemed after the investor has exercised or the Issuer has terminated the product. The possibilities for the redemption of the product are as follows:

- After the exercise or the termination or on the Redemption Date, the investor will receive a Cash Settlement in the Settlement Currency that equals the Final Fixing Level of the Underlying, further deducted by the Units, the Management Fee, the Calculation Agent Fee and, as the case may be, the FX Rate.

The Management Fee and the Calculation Agent Fee will be accrued pro rata on a daily basis. The Management Fee and the Calculation Agent Fee reduces the redemption amount subject to the holding period and has a negative effect on the secondary market prices. The Management Fee and the Calculation Agent Fee will be paid quarterly on the Observation Dates.

Each investor has an annual right, on 18/08, for the first time on 18/08/2027 to exercise the product for redemption by delivering a duly completed and signed redemption notice to the Index Calculation Agent.
The Issuer has the right to call the product for early redemption (the “**Termination Right**”) at any time with a 15 business days notice by announcement (the “**Termination Announcement**”). The Termination Announcement will specify the Final Fixing Date and the respective Redemption Date.

In contrast to a direct investment in the Underlying, the investor will not profit from dividend payment or any further entitlement resulting from the Underlying (e.g. voting rights). Any net distributions paid in relation to any Underlying Components will lead to an adjustment of the Index.

Underlying
The Underlying is an actively managed index (the “**Index**”) which is discretionarily managed by the Index Sponsor. The components of the Underlying (the “**Components**”) may be rebalanced on a regular basis. The Index Sponsor determines and is responsible for the composition of the Underlying and may add, replace or remove Components in accordance with a set of predefined index guidelines.
The Index universe consists of eligible Components and may include Cash Instruments, Shares, ETFs as determined by the Index Sponsor.

Currency of the product (Settlement Currency)	Swiss Francs ("CHF")	**Minimum Investment / Minimum Trading Lot**	1 Certificate(s)
Issue Date	27/08/2026	**Initial Fixing Date**	18/08/2026
Last Trading Day/Time	Open-end	**First Exchange Trading Date**	27/08/2026
Redemption Date	Means the 5th Business Day following the Final Fixing Date (subject to Settlement Disruption Event provisions)	**Final Fixing Date**	Open-end or, in case of an exercise of the Issuer’s Termination Right, as specified in the Issuer’s Termination Announcement, or, in case of an exercise of the Investor’s Termination Right, the date on which the exercise of such Investor's Termination Right becomes effective (subject to Market Disruption Event provisions)
Issue Price	CHF 25.00	**Final Fixing Level**	Official close of the Underlying on the Final Fixing Date as calculated and published by the Index Sponsor.
Settlement Type	Cash Settlement	**Exchange Listing**	SIX Swiss Exchange AG; traded on SIX Swiss Exchange - Structured Products ETH (Extended Trading Hours)
Observation Dates	Quarterly, from (and including) 30/09/2026; if a specific Observation Date is not a Scheduled Trading Day then the following Scheduled Trading Day will be deemed to be an Observation Date.	**Calculation Agent Fee (CAF)**	0.20% p.a.
Management Fee (MF)	0.40% p.a.		

Underlying	Type	Index Sponsor	Index Calculation Agent	$Units_0$	Initial FX Rate ($FX\ Rate_0$)	Currency	Initial Fixing Level (100%)* ($Index\ Value_0$)
Swissquote Visionary Founders Index	Index	Swissquote Bank SA	Leonteq Securities AG	1.00000	1.00000	CHF	CHF 25.0000

*levels are expressed in percentage of the Initial Fixing Level

The product terms provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the Issuer of the product may terminate the product early. These events are specified in the product terms and principally relate to the Underlying(s), the product and the Issuer of the product. For instance, these

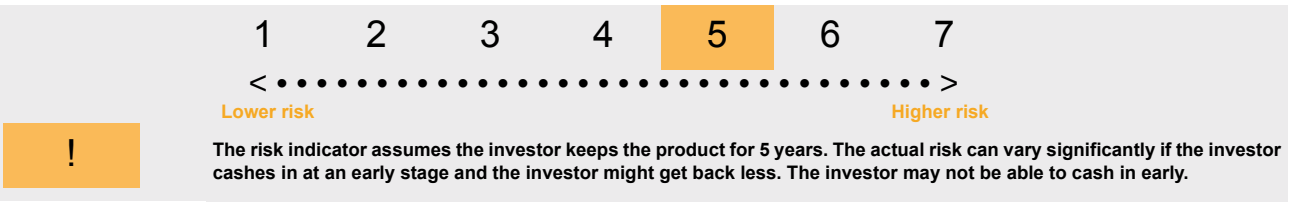
exceptional events are including but not exclusively limited to the cessation of an Underlying, tax events and the discontinuation of the Issuer’s ability to carry out the necessary hedging transactions. In the event of termination, the redemption amount may possibly be significantly below the purchase price. Even a total loss of the investment is possible. The investor also bears the risk that the product will be terminated at an unfavorable point in time and the investor might only be able to reinvest the redemption amount on less favorable terms.

Intended retail investor

- The product is aimed at retail investors who intend to form private assets and have a long-term investment horizon.
- The investor can bear losses up to the total loss of the investment amount and attaches no importance to products with capital protection.
- KNOWLEDGE & EXPERIENCE: Investors who have at least a basic knowledge of the financial instruments in question (a basic investor can take investment decisions based on regulatory documents or basic information provided by the distributor). No experience of financial markets is required.

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

Risk Indicator



The risk indicator assumes the investor keeps the product for 5 years. The actual risk can vary significantly if the investor cashes in at an early stage and the investor might get back less. The investor may not be able to cash in early.

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 the investor.
We have classified this product as 5 out of 7, which is a medium-high risk class.
This rates the potential losses from future performance at a medium level, and poor market conditions are likely to impact the capacity of the Issuer to pay the investor of the product.
The investor shall be aware of the currency risk. If the investor receives payments in a different currency, the final return that the investor gets will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
This product does not include any protection from future market performance so the investor could lose some or all of its investment.
If the Issuer is not able to redeem the investor what is owed, the investor could lose the entire investment.
For detailed information about all risks please refer to the risk sections of the legal documentation as specified in the section 'Other relevant information' below.

Performance Scenarios
What the investor 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:		CHF 10'000	
Scenarios		If the investor exits after 1 year	If the investor exits after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return. The investor could lose some or all of the investor's investment.		
Stress	What the investor might get back after costs	CHF 4300	CHF 2910
	Average return each year	-56.83%	-21.86%
Unfavourable	What the investor might get back after costs	CHF 7120	CHF 5480
	Average return each year	-28.67%	-11.34%
Moderate	What the investor might get back after costs	CHF 8680	CHF 8720
	Average return each year	-13.10%	-2.70%
Favourable	What the investor might get back after costs	CHF 10930	CHF 14840
	Average return each year	9.25%	8.21%

The figures shown include all the costs of the product itself, but may not include all the costs that the investor pays to the advisor or distributor. The figures do not take into account the investor‘s personal tax situation, which may also affect how much the investor gets back.
The stress scenario shows what the investor might get back in extreme market circumstances.
The scenarios shown represent possible outcomes calculated based on simulations.

3. What happens if the Issuer is unable to pay out?

The investor is exposed to the risk that the Issuer might be unable to fulfil its obligations in respect of the product e.g. in the event of insolvency (inability to pay / over-indebtedness) or administrative order. A total loss of the investor’s capital invested is possible. The product is a debt instrument and as such is not covered by any deposit protection scheme.

4. What are the costs?

The person advising the investor on the product or selling this product to the investor may charge the investor other costs. If so, this person will provide the investor with information about these costs and how they affect the investor’s investment.

Cost over time
The tables show the amounts that are taken from the investor’s investment to cover different types of costs. These amounts depend on how much the investor invests, how long the investor holds 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 the investor would get back the amount that the investor invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- CHF 10'000 is invested

	If the investor exits after 1 year	If the investor exits after 5 years (Recommended Holding Period)
Total costs	CHF 408	CHF 657
Annual cost impact (*)	4.2%	1.4% each year

(*) This illustrates how costs reduce the return of the investor each year over the holding period. For example it shows that if the investor exits at the recommended holding period the average return of the investor per year is projected to be -1.3% before costs and -2.7% after costs.
We may share part of the costs with the person selling the investor the product to cover the services it provides to the investor. It will inform the investor of the amount.

Composition of Costs

One-off costs upon entry or exit		If the investor exits after 1 year
Entry costs	2.9% of the amount the investor pays in when entering this investment. These costs are already included in the price the investor pays.	Up to CHF 290
Exit costs	Exit costs are estimated to be 0.5% of the investment before it is paid out to the investor. These costs are already included in the price the investor receives and are only incurred if the investor exits before maturity. If the investor holds the product until maturity, no exit costs will be incurred.	CHF 50
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.6% of the value of the investment per year. This is an estimate based on actual costs. These costs are explained in section 1. “What is the product?” above.	CHF 60
Transaction costs	0.1% of the value of the 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.	CHF 10

5. How long should the investor hold it and can the investor 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 lifetime. The investor has the possibility to call the products for redemption according to the Investor's Termination provisions as described under "1. What is this product?" above. Further, the product might be sold through the exchange where the product is listed or off-exchange.

Under normal market conditions, the price at which the investor may sell the product will depend on the market parameters prevailing at the time, which could put the invested amount at risk.

In unusual market situations, or in the event of technical faults/disruptions, a purchase and/or sale of the product can be temporarily hindered, or may not be possible at all.

6. How can the investor complain?

Any complaint regarding the person advising on, or selling, the product on the relevant website can be submitted directly to that person.

Any complaint regarding the product or the conduct of the Issuer of this product can be submitted to the following address: Swissquote Bank SA, Chemin de la Crétaux 33, 1196 Gland, Switzerland, structuredproducts@swissquote.ch, www.swissquote.com.

7. Other relevant information

Any additional documentation in relation to the product and in particular the final terms or the pricing supplement and the issuance and offering programme (including any supplements hereto) are published on the Issuer’s website www.swissquote.com. In order to obtain more detailed information – and in particular details of the structure of and risks associated with an investment in the product – the investor should read these documents.

Furthermore, the PRIIP Manufacturer created the KID after having made certain assumptions and exercised certain discretion with respect to calculations of key figures and performance scenarios and is going to reassess and adapt its assumptions as it deems appropriate from time to time.