KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not a 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.

General Information

Product name	**UCB structured bond EUROPEAN RESOURCES 2030**
ISIN	CZ0003711582
Manufacturer of the product	UniCredit Bank Czech Republic and Slovakia, a. s., www.unicreditbank.cz (sub-group of UniCredit S.p.A. together with its consolidated subsidiaries)
For further information please call	+420 955 911 111
Competent Authority responsible for supervising the Manufacturer in relation to the Key Information Document	Czech National Bank
Date of production of the KID	11. 11. 2026

You are about to purchase a product that is complex and may be difficult to understand.

1. What is this product?

Type

This is a senior unsecured structured bond ("Bond") issued by the Manufacturer of the product within the offering programme of the debt securities under Czech law and in compliance with the Act No. 190/2004 Coll., the Bonds Act, as amended. The Bond will be issued as a collective bond – an immobilized security, that will be deposited and filed with the Manufacturer of the product.

Term

The product has a fixed term and will be redeemed on the Final Maturity Date.

Objectives

The objective of this product is to provide you with the opportunity to earn a yield based on the development of the Reference Index, which track the performance of the shares of the largest European companies operating in the sector of mining and processing of minerals and other natural resources. The Bonds will bear a Contingent Fixed Interest Yield, the payment of which will depend on the development of the Reference Index.

The yield of the Bond will be equal to:

(i) 2.50%, if the ratio of the Final Value and the Initial Value of the Reference Index is less than the Strike value;
(ii) 30.50%, if the ratio of the Final Value and the Initial Value of the Reference Index is greater than or equal to the Strike value.

For the avoidance of doubt, we state that you do not have any other claims from the Reference Index (e.g., the dividends, voting rights).

Reference Index	STOXX Europe 600 Basic Resources Index	Reference Index ISIN	EU0009658624
Issue Date	21. 12. 2026	Final Maturity Date	20. 12. 2030
Issue Price	100% of the Nominal Value	Strike	100%
Nominal Value of one Bond	1 CZK	Contingent Fixed Interest Yield	30.50%
Currency of the Bonds	Czech koruna (CZK)	Capital guarantee	100%
Minimal Yield	2.50%	Minimal investment	30,000 CZK
Maximal Yield	30.50%	Final Value	Closing Value of the Reference Index as of 13th December 2030
Initial Value	Closing Value of the Reference Index as of the Issue Date		

Intended retail investor.

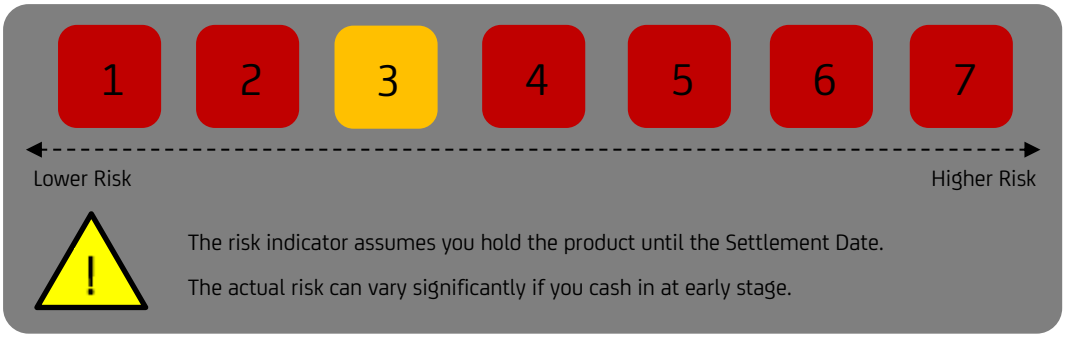
The product is intended for non-professional investors from the retail and private banking segment who have at least average knowledge and experience with investment instruments, and whose investment goal is to invest for the purpose of valuation of the funds with acceptance of low risk in a mid-term investment horizon. The investor awaits the low level of the volatility of the investment value and prefers the protection of the invested funds. The investor accepts the low liquidity of the investment. Based on the risk valuation and potential yield the product is classified within the risk group 3 on the scale from 1 (certainty orientated; very low to low yield) to 7 (willingness to risk; highest yield).

Termination

The product has a fixed Final Maturity Date on which the nominal value of the Bond and, as the case may be, the yield will be paid to you. All this suppose that the Bonds are not early repaid. The Bondholder is not entitled to request the early repayment of the Bonds unless under the events of default as specified in Article 9 of the joint terms and conditions. In such case, as of the early repayment date the Bondholder obtains the nominal value of the Bond provided that the proportional part of the yield accrued on the early repaid Bonds from the Issue Date (including) until such early repayment date of the Bonds (excluding) will be paid on the Final Maturity Date.

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 the investments in other structured products. It shows the valuation of the market risks of the product and a credit risk of the Manufacturer of the product, i.e. its ability to fulfil its obligations. We have classified this product as 3 out of 7, which is a low to medium risk class.

The Issue Price as of the Issue Date is set out in the amount of 100% nominal value of the Bonds. Given the above-described determination of the yield from the Bond, it means that you get a whole invested amount increased by potential yield as of the Final Maturity Date.

By investing in this product, you do not bear the risk of incurring additional financial obligations or liabilities, or contingent obligations.

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 scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Investment CZK 250,000		If you exit after 1 year	If you cash in on 20. 12. 2030 (Final Maturity Date)
Minimum	CZK 250,000. The return is only guaranteed if the redemption takes place on the Final Maturity Date and the Issuer is able to meet its obligations under the product (see "3. What happens if the UniCredit Bank AG is unable to pay out?").		
Stress scenario	Return of investment after payment of costs	227,854 CZK	256,250 CZK
	Average return / loss	-8.90%	0.60%
Unfavourable scenario	Return of investment after payment of costs	241,946 CZK	256,250 CZK
	Average annual return / loss	-3.20%	0.60%
Moderate scenario	Return of investment after payment of costs	257,031 CZK	326,250 CZK
	Average annual return / loss	2.80%	6.90%
Favourable scenario	Return of investment after payment of costs	278,881 CZK	326,250 CZK
	Average annual return / loss	11.60%	6.90%

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. The stress scenario shows what you might get back in extreme market circumstances. The scenarios shown represent possible outcomes calculated based on simulations.

3. What happens if UniCredit Bank Czech Republic and Slovakia, a. s. is unable to pay out?

You are exposed to the risk of the Manufacturer of the product being unable to meet its obligations in relation to the product, for example in case of insolvency (inability to pay / over-indebtedness) or an administrative order of resolution measures. If some of such scenario occurs, measures of the Regulation Authority would take place with high probability by way of imposing remedy measures, including to suspend investors' rights arising of the product, reduce investors' claims to zero or convert the product on the level of the equity of the Manufacturer. In such case the total loss of the investment amount may occur. The product is not covered by any deposit protection scheme.

4. What are the costs?

The person advising on or selling you 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.

Cost over time

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, how long you hold the product 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 you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario,
- 250,000 CZK is invested

	If you exit after 1 year	If you cash in on 30. 9. 2030 (Final Maturity Date)
Total costs	0 CZK	0 CZK
Annual cost impact*	0.00%	0.00%

*This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you cash in at maturity your average return per year is projected to be 6.90% before costs and 6.90% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	These costs are already included in the price you pay	0 CZK
Entry costs	A fee may be charged for this product in connection with placing an order to purchase it	
Exit costs	This does not apply	

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

Recommended holding period: 20. 12. 2030 (Final Maturity Date)

The aim of the product is to reach the yield as described above under "*1. What is this product?*" provided the product is held until the Final Maturity Date. The product may be early sold back to the Manufacturer of the product at the current purchase price set out by the Manufacturer of the product. The purchase price is determined depending on the development of various market parameters, which are the Reference Index, volatility, interest rate, etc. If you sell the product before the Final Maturity Date, the performance may be significantly lower than you would have received on the Final Maturity Date. In extraordinary market situations the sale of the product may be rendered temporarily more difficult or impossible.

6. How can I complain?

Complaints regarding the product may be submitted in person at any business point of the Manufacturer of the product, but preferably at the branch which maintain your account, or made in writing (e.g. by letter or email) to the following address: UniCredit Bank Czech Republic and Slovakia, a.s., Service Quality Management Department, Želetavská 1525/1, 140 92 Praha 4 – Michle, E-mail address: reklamace@unicreditgroup.cz. The complaint may also be submitted via the relevant web page of the Manufacturer of the product: www.unicreditbank.cz – A form for submitting claims and complaints.

7. Other relevant information

Before purchase of this product, you receive the final terms of the Bonds issue which are composed of the joint terms and conditions of the Bond programme (in the version effective since 16 September 2026 onwards) and the issue supplement of the Bond programme. For more detailed information, particularly on the structure and the risks associated with investment in the product, you should read these documents. In case of need of additional information, please contact us.