DenizBank AG

Key Information Document

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	
Product name:	FX Forward – EUR/USD
Product Manufacturer:	DenizBank AG, Thomas-Klestil-Platz 1, 1030 Wien, www.denizbank.at, Tel.: 0800 88 66 00, Fax: +43 (0) 505 105-2029
Counterparty:	DenizBank AG, Member of ENBD Group
Competent regulatory authority:	Austrian Financial Market Authority (FMA)
Date of KID:	14.10.2026

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

1. What is the product?

Type:
Over-the-counter (OTC) derivative contract – FX Forward

Term:
The term of the product is one year. The product provides that if certain extraordinary events occur, you and/or the Counterparty may terminate the product early. Under certain circumstances, the product will be terminated automatically. The amount you receive on such extraordinary early termination will be different and may be less than the amount you invested.

Objectives:
This OTC derivative is used to manage foreign exchange risks.

An FX forward is an agreement between two contracting parties (customer/DenizBank AG) to exchange an agreed amount of one currency for another currency at a fixed rate and at an agreed time.

In a forward FX transaction (FX Forward) you sell an amount of a certain currency (e.g. EUR payment amount) and buy an amount of another currency (e.g. USD payment amount) at an agreed fixed rate (forward rate) and at an agreed date in the future (settlement date).

The following exemplary product data are based on assumptions for the design given by law and do not have to match your concrete contract data, e.g. your nominal amount, maturity, etc.

Currency pair	EUR/USD
EUR payment amount	EUR 10,000.00
USD payment amount	USD 11,301.00
EUR/USD forward rate	1.1301
Settlement date	18.10.2027 (recommended holding period)

Intended retail Investor:
The product is intended to be offered to retail investors who:

1. want to secure a specific FX rate on a specified date;
2. are able to bear financial losses, which might be unlimited;
3. have knowledge and experience with the product and financial markets; and
4. have an investment horizon of 1 year.

2. What are the risks and what can I get in return?

A) Summary Risk Indicator

The overall risk indicator helps you 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 develop in a certain way or because

ENBD
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Sitz: Wien, **FN** 142199 t, Handelsgericht Wien, **UID Nr.** ATU40118109. **Swift/BIC:** ESBKATWW, **BLZ:** 19650

we are unable to pay you out.

We have rated this product as risk class 7 on a scale of 1 to 7, where 7 is the highest risk class.

← Lower risk Higher Risk →

1	2	3	4	5	6	7

The risk indicator is based on the assumption that you hold the product until maturity (1 year). Early termination may not be possible. You may incur significant additional costs in the event of early termination.

Please note the currency risk if you have concluded this product in foreign currencies. This is because you will then pay and/or receive payments in another currency, so your final return will depend on the exchange rate between the two currencies. This risk is not taken into account in the indicator given above.

In some circumstances, you may have to make payments to offset losses. The total loss you may suffer may be substantial.
This product does not include any protection from future market performance so you could lose some or all of your investment. The financial instrument can be acquired for a holding period of one day up to one month. We draw your attention to the fact that the return within the specified holding period may include fluctuations. The calculation below shows a potential development of the financial instrument for a holding period of one year.

B) Performance Scenarios

Investment EUR 10,000 Scenarios/ Holding Period		**1 year (recommended holding period)**
Stress scenario	**What you might get back after costs**	**EUR - 1,499.27**
	Average return each year	**- 14.84 %**
Unfavorable scenario	**What you might get back after costs**	**EUR - 740.46**
	Average return each year	**- 7.33 %**
Moderate scenario	**What you might get back after costs**	**EUR 216.17**
	Average return each year	**2.14 %**
Favorable scenario	**What you might get back after costs**	**EUR 1,278.52**
	Average return each year	**12.66 %**

This table shows how much you could get back or pay in one month under different scenarios for a reference amount of EUR 10,000. The scenarios presented show how your investment could develop. You can compare them with the scenarios for other products.

The scenarios shown the average return per year. If the recommended holding period is less than one year, the scenarios show the potential return over the recommended holding period. Therefore, the comparability might be limited.

The scenarios shown represent an estimate of future performance based on past values; they are not an exact indicator. How much you actually receive or pay depends on how the market performs and how long you hold the product.

The stress scenario shows what you could get back or pay in the event of extreme market conditions and does not take into account the event that we may not be able to pay out.

The figures quoted include all costs of the product itself, but may not include all costs you may have to pay to your advisor or distributor. The figures quoted do not take into account your personal tax situation, which may also affect how much you receive back or pay.

3. What happens if DenizBank is unable to pay you?

Contractual partners of derivatives are exposed to the risk that DenizBank AG may not be able to fulfill its obligations under the derivative, for example in the event of insolvency (illiquidity/over indebtedness) or an official order for winding-up measures. The product is not subject to any investor or guarantee system.

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4. What are the costs?

A) Costs over time

The Reduction in Yield (RIY) shows how the total costs you pay affect the performance of this product. The total cost includes one-time, ongoing and incremental costs.

The amounts shown here represent the cumulative cost of the product for the recommended holding period. The figures shown assume that the subscription amount is EUR 10,000. The figures are estimates and may be different in the future.

The person selling you this product may charge you additional costs. If this is the case, the person will inform you about these costs and show you how all costs will affect your investment over time. The table below is based on the recommended holding period, which is the term of the contract.

Investment EUR 10,000 - Scenarios	If you cash in after one year (recommended holding period)
Total Costs	EUR 50.00
Impact on return (RIY) per year	0.50 %

B) Composition of costs

The table below shows the following:

- the annual impact of the various cost categories on the investment return you might receive at the end of the recommended holding period; and
- the importance of the different cost categories.

The costs shown in the table below, relate to the performance scenarios.

This table shows the impact on return per year			
One-off costs	Entry costs	0.50 % p.a.	The impact of the costs you pay when entering your investment and the costs already included in the price. This is the most you will pay and you could pay less.
	Exit costs	0.00 % p.a.	The impact of the costs of your investment when it matures.

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

Recommended holding period: 1 year

The recommended holding period corresponds to the settlement date. This product cannot be redeemed easily. This means that it is difficult to estimate how much you will get back or pay if you redeem before the recommended holding period. You are either not entitled to terminate the product prematurely or this will be associated with significant costs for you.

6. How can I complain?

If you have complaints about the product, the conduct of the Product Manufacturer and/or a person selling the product, please address them in writing to: DenizBank AG, Feedback Management, Thomas-Klestil-Platz 1, 1030 Vienna or send an e-mail to feedback@denizbank.at. For further information on complaints, please visit our website www.denizbank.at/en/customerservice/feedbackmanagement/.

7. Other relevant information

This Key Information Document does not contain all information relating to this product. It is pointed out that the scenario calculations stated in the basic information sheet are based on a methodology prescribed in the Delegated Regulation (EU) 2017/653. Compliance with the prescribed calculation methodology leads to unrealistic scenarios and values for a number of products. Despite this fact, we are legally obliged to disclose them and to maintain the calculation methodology.

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