

BASIC INFORMATION SHEET

PURPOSE

This Information Sheet provides you with important information about this investment product. This is not promotional material. This information is required by law to help you to understand the nature, risks, costs, potential gains and losses associated with this product and to help you compare it with other products.

PRODUCT

Name of product: 2 % FI WEALTH PROTECTION - Bond 2024-2027
Name of PRIIP manufacturer: FI Emissions GmbH ("Issuer")
 Ballindamm 27, 20095 Hamburg, Germany
 Commercial Register of the Hamburg Local Court HRB 185398
International Securities Identification Number: ISIN DE000A3824U5 / WKN A3824U
Website of PRIIP manufacturer: <https://fi-investments.com>
For further information, please contact us at: +49 40 696 384 155

Name of the competent supervisory authority: The Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) is responsible for supervising the Issuer in relation to this Basic Information Sheet.

Date of preparation of Basic Information Sheet: 12 February 2024

WARNING: You are about to purchase a product which may be complex and difficult to understand.

WHAT TYPE OF PRODUCT IS IT?

TYPE

The product is a transferable bearer bond issued under German law.

Nominal value and denomination: The bond has a total nominal amount of EUR 8,000,000 and is divided into 8,000 partial bonds (the sub-divisions into which the bond is divided), each with a nominal amount of EUR 1,000 (hereinafter each individual partial bond will be referred to as "Bond(s)").

Minimum subscription: The minimum purchase amount (minimum subscription) for the Bonds is EUR 1,000.

Term: 30 June 2024 to 31 March 2027.

Interest: From 30 June 2024 (inclusive) to 31 March 2027 (exclusive), payable for the preceding year on 30 June of each year, for the first time on 30 June 2025 and for the last time on 31 March 2027, at a nominal interest rate of 2 % per year based on the nominal amount of the Bond.

Profit share: The investor will receive, based on the nominal amount of the Bond, a profit share equal to 60 % of the average annual percentage performance over the calendar year of the following three indices: S&P 500, MSCI World and Euro Stoxx 50 (hereinafter referred to as "Benchmark Indices"). The performance as a percentage of each Benchmark Index is calculated individually for the respective calendar year. The first calculation will be made for the observation period 1 January 2024 to 31 December 2024. On 30 June of the following year, 60 % of the calculated average for the calendar year in question, expressed as a percentage (rounded to two decimal places), will be paid to the investor, based on the nominal amount of the Bond. The first payment of the profit share will be made on 30 June 2025 (Performance 2024), then on 30 June 2026 (Performance 2025) and finally on 31 March 2027 (Performance 2026). If the average performance of the Benchmark Indices in a calendar year is negative, the investor will not receive any profit share for that calendar year. The profit share is paid out exclusively on the basis of the performance of the Benchmark Indices. No guarantee is given for the future performance of the Benchmark Indices or for the amount of the profit share. The investor will not participate in a negative average performance of the indices.

Maturity and repayment: The Bonds mature on 31 March 2027 at 100 % of the nominal amount.

Securitisation: The Bonds are securitised by a global note (the "Global Note") with interest coupons. The Global Note will be signed (i) by hand with legally valid signature(s) of the Issuer in authorised form or (ii) by hand or as a facsimile by Clearstream Banking Aktiengesellschaft as legally authorised representative of the Issuer. Certificates in actual form evidencing individual Notes and Interest Coupons will not be issued and the right of Noteholders to request the issue and delivery of individual certificates is excluded.

Transferability: The investor may transfer the Bond without the consent of the Issuer.

Collateral, ranking: Payment of interest, the profit share and repayment of the Bond are uncollateralised, direct and unconditional obligations of the Issuer. They rank equally with all other present or future uncollateralised, direct and unconditional obligations of the Issuer to the extent that such obligations are not prioritised by mandatory legal provisions. In the event of insolvency of the PRIIP manufacturer, investors may lose significant amounts or their entire investment. **The product is a debt instrument and, as such, is not covered by deposit insurance systems. The rights under the Bonds are not secured by a guarantee.**

Personal liability, additional contributions, loss sharing: Investors do not assume any obligations towards the Issuer other than the payment of the purchase price of the Bond. Any personal liability of the investors is excluded. There is no obligation for additional contributions or loss sharing by the investors.

OBJECTIVES

The purpose of this product is to provide investors with an opportunity to diversify their portfolios by investing in a product that gives them a claim against the Issuer for repayment at maturity, annual interest and a performance-based profit share. The proceeds from the issue of the Bond are used by the Issuer to invest in a range of assets including equities, bonds, indices and ETFs. The Issuer has full discretion over the investment of the proceeds and is not subject to any restrictions in this respect.

RETAIL INVESTOR TARGET GROUP

This product is intended for investors who wish to invest in a fixed income product with a bonus component. It is only suitable for investors who have sufficient knowledge of and experience with financial products to be able to assess the risks involved. The product is

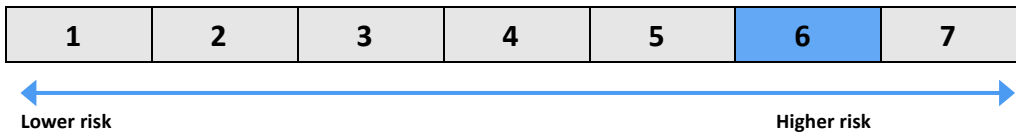
not suitable for investors who prioritise capital protection. In addition, an investor should have sufficient financial means to bear all the risks associated with an investment in the product, including the possibility of losing the entire amount invested. The product is designed for investors with a medium-term investment horizon (3 years).

TERM

The maturity of the Bond is 31 March 2027. The investors have no right to demand early repayment of the Bond. The right to terminate for cause remains unaffected. No early repayment at the option of the Issuer is planned. In accordance with the Bond Terms and Conditions, the Issuer may call the product for repayment prior to the specified maturity date (31 March 2027) in the event of a change in tax laws, if this would result in an obligation to pay taxes, fees or other charges through withholding or deduction at source. If the product is repaid by the Issuer for tax reasons, it will be repaid at its nominal amount plus interest accrued up to the repayment date.

WHAT ARE THE RISKS AND WHAT COULD I RECEIVE IN RETURN?

TOTAL RISK INDICATOR



This risk indicator is based on the assumption that you hold the product until 31 March 2027. You will not be able to redeem the product earlier. You may not be able to sell your product to another party or you may have to sell it at a price that significantly affects your proceeds.

The overall risk indicator helps you to assess the risk associated with this product compared to other products. It shows how likely it is that you will lose money on this product due to market movements or our inability to pay you. On a scale of 1 to 7, where 6 is the second highest risk category, we have rated this product as risk category 6. The risk of potential loss from future performance is considered to be high. In unfavourable market conditions, it is very likely that our ability to pay you will be impaired. This product offers no protection against future market movements, so you could lose all or part of the capital you have invested. If we are unable to pay you what you are entitled to, you could lose all the capital you have invested.

PERFORMANCE SCENARIOS

What you will get at the end as a result of this product depends on future market performance. Future market performance is uncertain and cannot be predicted with certainty.

The pessimistic, standard and optimistic scenarios shown illustrate the worst, average and best performance. The scenarios shown are based on past performance and certain assumptions. Markets could perform very differently in the future. The stress scenario shows what you could get back in extreme market conditions. It does not take into account the possibility that we may not be able to make the payment. Actual payments and returns may be lower or, in the worst case, not be made or achieved at all.

This product is not redeemable. If you exit the Bond before the recommended holding period, additional charges may apply. Ordinary termination is not possible before the end of the product's term (= recommended holding period).

Investment: EUR 10,000	Recommended investment period: 3 years (until 31 February 2027 = maturity date)	If you exit after 3 years (recommended holding period = term)
Minimum		There is no minimum guaranteed return.
Stress scenario	What you could potentially receive at the end, after costs Annual average performance	EUR 10,600.00 2.00 %
Pessimistic scenario	What you could potentially receive at the end, after costs Annual average performance	EUR 10,829.00 2.76 %
Standard scenario	What you could potentially receive at the end, after costs Annual average performance	EUR 11,203.00 4.01 %
Optimistic scenario	What you could potentially receive at the end, after costs Annual average performance	EUR 13,239.00 10.80 %

This graph illustrates how your investment could perform. You can compare this graph with the payout graphs of other derivatives. The scenarios shown are estimates of future performance based on past changes in the investment value; they are not an exact indicator. The values shown are not guaranteed and do not represent an upper or lower limit. The actual amount you receive will depend on how the market performs and how long you hold the product.

The figures shown include all costs of the product itself but may not include all costs you may be required to pay to your adviser or brokerage. Your personal tax situation, which may also affect the final amount you receive, is not taken into account in the figures provided.

WHAT HAPPENS IF FI EMISSIONS GMBH IS UNABLE TO MAKE THE PAYMENT?

The investor bears the risk that the Issuer may not be able to fulfil its obligations under the product, for example in the event of insolvency or discontinuation of the business. **A total loss of the capital invested by the investor is possible.** The product is not covered by any deposit guarantee system or any other compensation or guarantee system.

WHAT COSTS WILL I INCUR?

The person who sells or advises you on this product may charge you additional costs. If that is the case, they will inform you about these costs and explain how they will affect your investment.

Costs over time

The tables show the amounts that will be taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs. The amounts shown are based on an example investment amount and different possible investment periods.

We have made the following assumptions:

- For the holding period, we have assumed that the product will perform as shown in the standard scenario.
- EUR 10,000 is invested

Investment: EUR 10,000	If you exit after 3 years (recommended holding period = term)
Total costs	EUR 0.00
Annual impact of costs*	0 % per year

(*) These figures show how costs reduce your annual return during the holding period. For example, if you exit at the end of the recommended holding period, your average annual return is expected to be reduced by 0 % before costs and 0 % after costs.

Breakdown of costs

One-off costs on entry or exit	If you exit after 3 years (recommended holding period = term)	
Entry costs	0.0 % of the amount you pay to enter this investment. These costs are included in the price you pay.	EUR 0.00
Exit costs	0.0 % We do not charge an exit fee for this product	EUR 0.00
Ongoing costs		
Management fees and other administrative and operating expenses	0.0 % of the value of your investment per year. We do not charge management fees or other administrative or operating costs for this product.	EUR 0.00
Transaction fees	0.0 % of the value of your investment per year. We do not charge transaction fees for this product.	EUR 0.00
Additional costs under certain conditions		
Performance fees	0.0 % of the value of your investment per year. We do not charge performance fees for this product.	EUR 0.00

HOW LONG SHOULD I HOLD THE INVESTMENT AND CAN I TAKE MONEY OUT EARLY?

The recommended holding period for the product ends on 31 March 2027, which is the maturity date of the product. Based on the maturity date, the holding period is 3 years.

There is no provision for early disinvestment due to ordinary termination by the investor. In principle, the investor has the option to sell the product if they can find a buyer. However, there is currently no liquid market for the Bonds. As a result, it may not be possible to sell on favourable terms or at all. The capital invested may therefore remain tied up until the end of the contract period.

HOW CAN I COMPLAIN?

Complaints about the conduct of the person who advised you or sold you the product should be made directly to that person. Complaints about the product or the conduct of FI Emissions GmbH as the Issuer of this product may be made in writing (e.g., by letter or e-mail) to the Issuer at the following address or e-mail address:

FI Emissions GmbH, Ballindamm 27, 20095 Hamburg, e-mail: investor.relations@fi-investments.com.

OTHER RELEVANT INFORMATION

This Basic Information Sheet has been prepared in accordance with the EU "PRIIP Regulation" for retail investors. It does not constitute an offer, advice, recommendation or solicitation to buy or sell the Bonds nor does it confirm any transaction. It is for informational purposes only. For complete and more detailed information, in particular as to the structure and risks associated with an investment, potential investors should obtain investment, tax and legal advice to assess the suitability of the investment for their particular circumstances before making an investment. This Basic Information Sheet, the Bond Terms and Conditions, the performance of the indices underlying the possible profit share and consumer information are available at <https://fi.investments.com>.