

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	JB TRACKER CERTIFICATE ON THE EUROPEAN HIGH DIVIDEND STOCKS
PRODUCT IDENTIFIERS	ISIN: CH1145181199; Valor: 114518119
PRIIP MANUFACTURER	Bank Julius Baer & Co. Ltd., Zurich ("Julius Baer") (https://derivatives.juliusbaer.com/en/home) Call +41 (0)58 888 8181 for more information. The PRIIP Manufacturer is part of the Julius Baer Group.
COMPETENT AUTHORITY OF THE PRIIP MANUFACTURER	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) in the technical sense, as Switzerland is not a member of the EU.
DATE AND TIME OF PRODUCTION OF THE KID	24 October 2024 04:32:45 CET

YOU ARE ABOUT TO PURCHASE A PRODUCT THAT IS NOT SIMPLE AND MAY BE DIFFICULT TO UNDERSTAND.

1. WHAT IS THIS PRODUCT?

TYPE: Swiss law governed notes.

TERM: The term of the product ends on the Final Redemption Date, unless the product has been terminated or redeemed early.

OBJECTIVES: Tracker Certificates are financial instruments which allow you to benefit from an unlimited participation in any positive performance of the multiple underlyings with a basket feature. The Products reflect movements in the value of the Basket of the Underlyings. Therefore, if the value of the Basket increases, you proportionally participate in the increase of the Basket value. If the value of the Basket decreases, you also proportionally participate in the decrease of the Basket value. Therefore, the potential loss associated with an investment in this Tracker Certificate is linked to the negative performance of the Underlyings and is limited to the invested amount. For the determination of the performance of the Basket, the according Weight of each Underlying has to be taken into account.

NET PROCEEDS: All net proceeds (deducting possible taxes or other charges) with respect to each underlying, paid during the term of the Products will be reinvested in the respective Underlying and the Relevant Number of the respective underlying will be adjusted.

FINAL REDEMPTION: Unless previously redeemed, repurchased or cancelled, on the Final Redemption of the product on the Final Redemption Date, you will receive a cash amount equal to the Final Redemption Amount which is the sum of the product (calculated for each underlying(i)) of (a) the Selling Price(i) and (b) the Relevant Number(i), in accordance with the following formula:

$$\sum_{i=1}^n \text{Relevant Number}_i \times \text{Selling Price}_i$$

where:

n = the total number of Underlyings.

The product terms also provide that if certain extraordinary events occur, adjustments may be made to the product and Julius Baer may terminate the product early. These events are specified in the product terms and principally relate to the underlyings, the product and the product manufacturer. Therefore, investors should be prepared to sustain a partial or total loss of their investments.

Denomination	EUR 100.00
Issue Currency	Composite EUR
Issue Price	EUR 101.00
Settlement Currency	EUR
Initial Level	with respect to each underlying, the average net purchase price at the Exchange as specified below
Settlement Type	Cash settlement
Initial Fixing Date	14 February 2024
Issue Date	16 February 2024
Final Fixing Date	14 February 2025
Last Trading Date	14 February 2025, until the official close on the SIX Swiss Exchange
Final Redemption Date	18 February 2025
Selling Price	The average selling price at the Exchange on the Final Fixing Date of the Relevant Number of such Underlying as of the Final Fixing Date, with respect

Basket	to each Underlying, converted to the Settlement Currency at the then prevailing exchange rate(s). the basket of underlyings described in the table below - may be adjusted from time to time
Weight	with respect to each underlying, the relevant Weight as specified in the table below - may be adjusted from time to time
Net Proceeds	reinvested
Currency Risk	Composite
Relevant Number	with respect to each underlying, the number of such underlying contained in the Basket on the Final Fixing Date, based on the number specified in the table below and as may be adjusted due to the reinvested Net Proceeds during the term of the Product

COMPOSITION OF THE BASKET ON THE INITIAL FIXING DATE

Underlying	Bloomberg ISIN Ticker	Exchange	Initial Level	Weight	Relevant Number
Koninklijke Ahold Delhaize NV	AD NA NL0011794037	Nyse Euronext - Euronext Amsterdam	EUR 26.644795	5.00%	0.187654
Allianz SE	ALV GY DE0008404005	Xetra	EUR 244.644028	5.00%	0.020438
AXA SA	CS FP FR0000120628	Nyse Euronext - Euronext Paris	EUR 30.640514	5.00%	0.163183
Deutsche Post AG	DHL GY DE0005552004	Xetra	EUR 42.157587	4.00%	0.094882
Endesa SA	ELE SM ES0130670112	Bolsa De Madrid	EUR 16.910917	4.00%	0.236534
Enel SpA	ENEL IM IT0003128367	Electronic Share Market	EUR 5.915183	4.00%	0.676226
Engie SA	ENGI FP FR0010208488	Nyse Euronext - Euronext Paris	EUR 14.378588	4.00%	0.278191
Eni SpA	ENI IM IT0003132476	Electronic Share Market	EUR 14.5049	3.00%	0.206827
Equinor ASA	EQNR NO NO0010096985	Oslo Bors Asa	NOK 264.0528	4.00%	0.172029
Evonik Industries AG	EVK GY DE000EVNK013	Xetra	EUR 17.103078	4.00%	0.233876
Iberdrola SA	IBE SM ES0144580Y14	Mercado Continuo Espanol - Continuous Market	EUR 10.788775	4.00%	0.370756
Klepierre (ex-Compagnie Fonciere Klepierre)	LI FP FR0000121964	Nyse Euronext - Euronext Paris	EUR 22.694084	4.00%	0.176257
Mercedes-Benz Group AG	MBG GY DE0007100000	Xetra	EUR 65.541795	4.00%	0.06103
Orange SA	ORA FP FR0000133308	Nyse Euronext - Euronext Paris	EUR 10.633914	5.00%	0.470194
SCOR SE	SCR FP FR0010411983	Nyse Euronext - Euronext Paris	EUR 28.365105	4.00%	0.141018
Shell PLC	SHELL NA GB00BP6MXD84	Nyse Euronext - Euronext Amsterdam	EUR 29.610329	4.00%	0.135088

Underlying	Bloomberg Ticker	ISIN	Exchange	Initial Level	Weight	Relevant Number
Smurfit Kappa Group PLC	SW US	IE00028FXN24	Irish Stock Exchange - All Market	EUR 37.20744	3.00%	0.080629
Stellantis NV	STLAM IM	NL00150001Q9	Electronic Share Market	EUR 22.579515	3.00%	0.132864
Telefonica SA	TEF SM	ES0178430E18	Mercado Continuo Espanol - Continuous Market	EUR 3.576251	4.00%	1.11849
TotalEnergies SE	TTE FP	FR0000120271	Nyse Euronext - Euronext Paris	EUR 60.430876	4.00%	0.066191
UPM-Kymmene OYJ	UPM FH	FI0009005987	Nasdaq Omx Helsinki Ltd.	EUR 28.365105	4.00%	0.141018
Veolia Environnement SA	VIE FP	FR0000124141	Nyse Euronext - Euronext Paris	EUR 29.485306	4.00%	0.135661
Vinci SA	DG FP	FR0000125486	Nyse Euronext - Euronext Paris	EUR 115.260743	4.00%	0.034704
Volkswagen AG	VOW3 GY	DE0007664039	Xetra	EUR 117.8012	3.00%	0.025467
Vonovia Ltd.	VNA GY	DE000A1ML7J1	Xetra	EUR 25.774639	4.00%	0.155191

INTENDED RETAIL INVESTOR

The product is intended to be offered to retail investors who fulfil all of the criteria below:

- Have sufficient knowledge and experience and a comprehensive understanding of the product, its market and its specific risks, either independently or through professional advice;
- Have the ability to bear a total loss of their investment;
- Have an investment horizon of the recommended holding period specified below;
- Seek income, expect the movement in the underlying to perform in a way that generates a favourable return;
- Are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

2. WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

RISK INDICATOR



The risk indicator assumes you keep the product until 14 February 2025. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or may have to sell at a price that significantly impacts on how much you get back.

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 Julius Baer is not able to pay you.

Julius Baer has 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-high level, and poor market conditions are very unlikely to impact Julius Baer's capacity to pay you.

Be aware of currency risk. If the currency of your account is different to that of this product, you will be exposed to currency risk, so the final return you will get depends 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 you could lose some or all of your investment.

If Julius Baer is not able to pay you what is owed, 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 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: 14 February 2025

Example Investment: EUR 10,000

If you exit after 14 February 2025

Scenario	Description	Amount	Percentage return (not annualised)
Minimum	There is no minimum guaranteed return. You can lose some or all of your investment.		
Stress	What you might get back after costs	EUR 3,300.00	-67.00%
Unfavourable	What you might get back after costs	EUR 5,310.00	-46.90%
Moderate	What you might get back after costs	EUR 10,460.00	4.60%
Favourable	What you might get back after costs	EUR 13,790.00	37.90%

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 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.

The above scenarios are possible outcomes which have been calculated on the basis of simulations. In case of an early redemption the simulation assumes that no reinvestment is made.

This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you do not have a guarantee and you may have to pay extra costs.

3. WHAT HAPPENS IF JULIUS BAER IS UNABLE TO PAY OUT?

You are exposed to the risk that Julius Baer might be unable to meet its obligations in connection with the product for instance in the event of bankruptcy or an official directive for resolution action. This may materially adversely affect the value of the product and could lead to you losing some or all of your investment in the product. The product is not a deposit and as such 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.

COSTS 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 and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different investment periods.

We have assumed:

- You would get back the amount that you invested (0 % annual return).
- EUR 10,000 is invested

If you exit after 14 February 2025

Total costs	EUR 31
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Cost impact (*)	0.3%
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(*) This illustrates how costs reduce your return over the holding period. For example it shows that if you exit at the recommended holding period your return is projected to be 4.90% before costs and 4.60% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

These figures include the maximum distribution fee that the person selling you the product may charge (EUR 23). This person will inform you of the actual distribution fee.

COMPOSITION OF COSTS

		If you exit after 14 February 2025
One-off costs upon entry or exit		
Entry costs	The impact of the costs already included in the price	EUR 31
Exit costs	The impact of the costs of exiting your investment when it matures	EUR 0
Ongoing costs		
Management fees and other administrative or operating costs	The impact of the costs that we take each year for managing your investments	EUR 0
Transaction costs		-

5. HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended holding period: 14 February 2025 (maturity date)

The product aims to provide you with the return described under "1. What is this product?" above. However, this only applies if the product is held to maturity.

Disinvestment can only be done by selling the product either through the exchange (if the product is listed) or off-exchange, where an offer for such product exists. No fees or penalties will be charged by Julius Baer for any such transaction, however an execution fee might be chargeable by your broker if applicable. By selling the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity.

In volatile or unusual market conditions, or in the event of technical disruptions, the sale of the product can be temporarily hindered or suspended and may not be possible at all.

6. HOW CAN I COMPLAIN?

Complaints about the conduct of the person advising on, or selling the product, may be submitted directly to that person or their supervisors. Complaints about the product or the conduct of the manufacturer of this product may be raised in writing to the following address: Bank Julius Baer & Co. Ltd., Hohlstrasse 604/606, P.O. Box, 8010 Zurich, Switzerland and by email to: derivatives@juliusbaer.com or via the following website: <https://derivatives.juliusbaer.com/en/home>.

7. OTHER RELEVANT INFORMATION

The information contained in this Key Information Document does not constitute a recommendation to enter into the product and is no substitute for individual consultation with your bank or advisor.

Any additional documentation in relation to the product, in particular, the issuance programme documentation, any supplements thereto and the product terms are available free of charge from Bank Julius Baer & Co. Ltd., Hohlstrasse 604/606, P.O. Box, 8010 Zurich, Switzerland (<https://derivatives.juliusbaer.com/en/home>).

The performance scenarios presented in this Key Information Document (KID) are based on a methodology, as set out in the EU Regulation 1286/2014 on Key Information Documents for Packaged Retail and Insurance-based Investment Products (PRIIPs) and its supplementing regulations. Compliance with the prescribed calculation methodology may result in unrealistic performance scenarios and values for a number of products.