

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	LONG MINI FUTURE ON COMPAGNIE FINANCIÈRE RICHEMONT SA
PRODUCT IDENTIFIERS	ISIN: CH1181296471; Valor: 118129647 ; Symbol: LCYEJB
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	29 March 2024 00:10:34 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: Long Mini Futures are leveraged products with cash settlement and allow the holder thereof to benefit, with leverage, from an increase in the value of the underlying. Due to the leveraged nature of the products, a small amount invested can generate higher returns but also higher losses than will be reflected in the gains and losses respectively in the value of the underlying.

The products do not have a fixed maturity. However, unless previously redeemed, repurchased or cancelled and so long as no Stop Loss Event has occurred the manufacturer may, at any time, exercise its right to redeem all outstanding products, as the case may be, and the holder of any such product may exercise its right to require the Issuer to redeem such products at the Final Redemption Amount on the applicable Final Redemption Date.

The occurrence of a Stop Loss Event will trigger the early redemption of the products. A Stop Loss Event occurs if the relevant level at a specific time is at or below the Stop Loss Level. In such case, the manufacturer will redeem each product on the Stop Loss Redemption Date at the Stop Loss Redemption Amount.

ISSUER CALL OPTION: Unless previously redeemed, repurchased or cancelled and so long as no Stop Loss Event has occurred, on any Exchange Business Day on or after the Issue Date/Payment Date the manufacturer may exercise its right to redeem the products, in whole but not in part, on the applicable Final Redemption Date at the applicable Final Redemption Amount.

HOLDER PUT OPTION: Unless previously redeemed, repurchased or cancelled and so long as no Stop Loss Event has occurred, on any Exchange Business Day on or after the Issue Date/Payment Date the holder of any product may (subject to the Exercise Lot) exercise its right to require the manufacturer to redeem such product on the applicable Final Redemption Date at the applicable Final Redemption Amount by delivering an Exercise Notice to the Paying Agent at the Specified Office.

SECONDARY MARKET: Products may have no established trading market when issued and one may never develop. If a market does develop, it may not be liquid. Therefore, you may not be able to sell your Products easily or at prices reasonably acceptable to you. Under normal market circumstances, the manufacturer will endeavour to provide a secondary market for products, but is under no obligation to do so. Upon your demand, the manufacturer will endeavour to provide bid/offer prices for products, depending on actual market conditions. There will be a price difference between bid and offer prices (spread).

STOP LOSS REDEMPTION: If a Stop Loss Event has occurred you will receive a cash amount equal to the greater of

- zero (0); or
- the Stop Loss Reference Level minus the Stop Loss Financing Level, divided by the Ratio.

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 greater of

- zero (0); or
- the Final Level minus the Final Financing Level, divided by the Ratio.

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.

Issue Currency	CHF	Stop Loss Financing Level	upon the occurrence of a Stop Loss Event, the Financing Level on the date of such Stop Loss Event.
Exercise Currency	CHF	Stop Loss Redemption Date	3 Business Days after the date when the Level at any time on any Exchange Business Day after the launch Date is at or below the Stop Loss Level
Issue Price	CHF 0.46	Final Redemption Date	the date that is 2 Business Days after the Valuation Date, being the date on which the Final Redemption Amount will be paid to the Holder thereof
Issue Size	10,000,000 Products (CHF 4,600,000, may be increased/decreased at any time)	Valuation Date	the earlier of the Exchange Business Day on which the Issuer Call Option or the Holder Put Option is exercised
Launch Date	30 May 2022	Settlement Type	Cash settlement
Issue Date	31 May 2022	Final Level	The level at the Valuation Time on the Valuation Date on the related Exchange
Financing Level	Refers to the part of the underlying (e.g. index, share, commodity) that is financed by the manufacturer taking into account the underlying price, the Financing Spread, the prevailing money market rates, net proceeds (e.g. dividends, the respective taxation factor).	Specified Office	Bank Julius Baer & Co. Ltd., Zurich, Switzerland
Final Financing Level	the Financing Level on the Valuation Date.	Paying Agent/ Exercise Agent	Bank Julius Baer & Co. Ltd., Zurich and any agents or other persons acting on behalf of such Paying Agent and any successor appointed by the manufacturer.
Financing Spread	3.5% (max. 10.00%)	Exercise Notice	With respect to any product, a notice in a form satisfactory to Bank Julius Baer & Co. Ltd., Zurich and any agents or other persons acting on behalf and any successor appointed by the manufacturer, exercising the Holder Put Option with respect to such product.
Stop Loss Level	with respect to any day of a month, the product of the Financing Level on this day and the sum of 100% and the Stop Loss Buffer on this day.		
Stop Loss Buffer	2.5% (max. 15%)		
Stop Loss Event	if the Level at any time on any Exchange Business Day after the Launch Date is at or below the Stop Loss Level for such Exchange Business Day.		
Stop Loss Reference Level	the level upon the occurrence of a Stop Loss Event		

Exit costs	The impact of the costs of exiting your investment when it matures	CHF 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	CHF 4
Transaction costs		-

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

Recommended holding period: 1 calendar day (Sample period)

The character of the product does not allow a recommendation regarding to a holding period. Due to its leverage, the product reacts to smallest price movements of the underlying leading to losses or profits within unpredictable time periods. Any recommendation regarding the holding period would be misleading information for a speculative investor. For investors purchasing the product for hedging purposes, the holding period depends on the hedging horizon of the individual investor.

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. There is no risk of cashing in early as the product does not have a predefined end date.

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.