

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	10.50% P.A. JB AUTOCALLABLE BARRIER REVERSE CONVERTIBLE (80%) ON KUEHNE + NAGEL INTERNATIONAL AG
PRODUCT IDENTIFIERS	ISIN: CH1568523935; Valor: 156852393
PRIIP MANUFACTURER	Bank Julius Baer & Co. Ltd., Guernsey Branch ("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	13 July 2026 15:37:15 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: Barrier Reverse Convertibles are primarily targeted at investors expecting the value of the underlying to remain constant or to slightly increase throughout the term of such products. The product offers you a return in the form of interest payments (i.e. the Coupon Amount as specified below under Interest) and either a cash payment or the delivery of the underlying on the Final Redemption Date, based on the conditions set out below. The risk associated with the investment in the product is comparable to the risk associated with a direct investment in the underlying. The product provides for a continuous observation of the Barrier.

EARLY REDEMPTION: If the closing level of the underlying on any Trigger Observation Date is at or above its Trigger Barrier, the product will redeem early and you will receive the Redemption Amount (100% of the Denomination plus the Coupon Amount) on the Trigger Redemption Date as specified below.

Trigger Observation Date	Trigger Redemption Date
21 October 2026	28 October 2026
21 January 2027	28 January 2027
21 April 2027	28 April 2027

INTEREST: On the relevant Coupon Payment Dates you will receive the respective pro rata payment percentage amount of 10.50% p.a. of the Denomination, provided that the product has not been redeemed, repurchased or cancelled prior to the relevant Coupon Payment Date. The coupon payments are not linked to the performance of the underlying. The relevant dates are shown in the table below.

Coupon Period	Start Date (inclusive)	End Date (exclusive)	Coupon Payment Date
1st	28 July 2026	28 October 2026	28 October 2026
2nd	28 October 2026	28 January 2027	28 January 2027
3rd	28 January 2027	28 April 2027	28 April 2027
4th	28 April 2027	28 July 2027	28 July 2027

FINAL REDEMPTION: Unless previously redeemed, repurchased or cancelled, on the Final Redemption of the product on the Final Redemption Date, you will receive:

- (a) If no Barrier Event has occurred, a cash amount equal to 100% of the Denomination.
- (b) If a Barrier Event has occurred, and
- (i) the Final Level is **at or above** its Strike Price, a cash amount equal to 100% of the Denomination; or
- (ii) the Final Level is **below** its Strike Price, the number of shares of the underlying specified in the Ratio. In addition, you will receive a cash amount in lieu for any fractional amount.

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	CHF 1,000.00
Issue Currency	CHF
Issue Price	100.00% of Denomination
Maximum Yield	10.50%
Maximum Yield p.a.	10.50%
Initial Level	the level on the Initial Fixing Date
Strike Price	100.00% of the Initial Level
Barrier	80.00% of the Initial Level
Barrier Event	The price of the underlying is at or below its Barrier at any point during any trading day in the Barrier Observation Period.
Barrier Observation Period	21 July 2026 (inclusive) to 21 July 2027 (inclusive)
Trigger Barrier	with respect to the underlying, 100.00% of its Initial Level

Coupon Amount	10.50% p.a. of the Denomination Split into two components (for Swiss tax purposes): Interest Amount 0.05% p.a. of the Denomination; Premium Amount 10.45% p.a. of the Denomination.
Settlement Type	Physical settlement or cash settlement
Ratio	with respect to the underlying, the Denomination divided by its Strike Price
Initial Fixing Date	21 July 2026
Issue Date	28 July 2026
Final Fixing Date	21 July 2027
Final Redemption Date	28 July 2027
Final Level	The level at the scheduled closing time on the Final Fixing Date on the related Exchange
Day Count Convention	30/360

UNDERLYING

Name	ISIN	Initial Level	Break-even	Strike Price	Ratio	Market	Currency	Exchange
Kühne + Nagel International Ltd	CH0025238863	CHF 209.30	CHF 187.3235	CHF 209.30	4.7778	EQUITY	CHF	SIX Swiss Exchange

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;

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



4. WHAT ARE THE COSTS?

COMPOSITION OF COSTS

COMPOSITION OF COSTS		If you exit after 21 July 2027
One-off costs upon entry or exit		
Entry costs	The impact of the costs already included in the price	CHF 190
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	There is no management fee for this product	-
Transaction costs		-

5. HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?**Recommended holding period: 21 July 2027 (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.