

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 to compare it with other products.

Product

17.15% p.a. Callable Barrier Reverse Convertible on Accelleron Industries, Clariant, Sandoz Group, Straumann

ISIN: CH1596402201 / Swiss Securities Code (Valor): 159640220

Product Manufacturer: Bank Vontobel AG, Zurich, Switzerland, website: <https://markets.vontobel.com>
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Issuer: Vontobel Financial Products Ltd., DIFC, Dubai, UAE, with a product guarantee by Vontobel Holding AG, Zurich, Switzerland (Guarantor) , and with a Keep-Well-Agreement by Bank Vontobel AG, Zurich, Switzerland.

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

What is this product?

Type Debt instrument in bearer form, evidenced in the form of uncertificated book-entry securities, governed by Swiss law.

Term It has a fixed term and will be due on the Maturity Date, subject to an early redemption.

Objectives The objective of this product is to provide you with the possibility of receiving an enhanced return in exchange for taking the risk of a loss of some or all of your investment. The product is a complex financial instrument linked to 4 Underlyings.

You will receive a Coupon Amount on each Coupon Payment Date irrespective of the performance of the Underlyings, unless terminated early.

The Issuer is entitled to terminate the product with immediate effect on each Valuation Date.

On any such early termination, on the Early Redemption Date you will receive a cash amount equal to the Early Redemption Amount. No coupon payments will be made after the Redemption Date.

If the product has not terminated early, the product will be redeemed on the Maturity Date as follows:

1.

If the Observation Price of all Underlyings is always above the respective Barrier during the Observation Period, you will receive the Nominal Amount on the Maturity Date.
2.

If the Observation Price of at least one Underlying is equal to or below its respective Barrier at least once during the Observation Period:

a)

You will receive the Nominal Amount on the Maturity Date if the Reference Price of all Underlyings equals or exceeds the respective Strike on the Final Valuation Date.

b)

If the Reference Price of at least one Underlying is below its Strike on the Final Valuation Date, you will receive the Underlying with the worst performance according to the Ratio of that Underlying. The performance of an Underlying corresponds to the Reference Price of an Underlying on the Final Valuation Date divided by the respective Strike.

You will receive such Underlying only in integral numbers. In addition, you will receive a compensation payment equal to the fractional number of the Ratio, multiplied by the Reference Price of the Underlying. In such case the sum of the value of the delivered Underlyings on the Maturity Date, the compensation payment and the Coupons paid will generally be less than the amount you invested, so that you will make a loss.

You are not entitled to receive any dividend from an Underlying and you have no right to any further entitlement resulting from any such Underlying (e.g. voting rights).

Product (Subscription Period: until 22 September 2026 (16:00, local time Zurich), subject to shortening or extension)

Product Currency	CHF	Observation Period	23 September 2026 to 22 September 2027, continuous monitoring
Nominal Amount	CHF 1,000.00	Valuation Dates	Monthly, first time on 21 December 2026, last time on 23 August 2027
Purchase Price	100.00% of the Nominal Amount	Early Redemption Dates	Monthly, first time on 29 December 2026, last time on 30 August 2027
Early Redemption Amount	CHF 1,000.00	Final Valuation Date	22 September 2027
Initial Fixing Date	22 September 2026	Maturity Date (Maturity)	29 September 2027
Issue Date	22 September 2026		
Payment Date	29 September 2026		
Type of Settlement	Physical delivery		

Coupon

Coupon	CHF 14.292 (17.15% p.a.)	Coupon Payment Dates	Monthly, first on 29 October 2026, last on 29 September 2027
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Underlyings

Accelleron Industries AG			
Type	Registered Share	Initial Reference Price	Reference Price on the Initial Fixing Date
ISIN	CH1169360919	Ratio	indicative: 14.13428
Currency	CHF	Strike	100.00%*
Reference Exchange	SIX Swiss Exchange	Barrier	50.00%*
Reference Price	Closing price on the Reference Exchange	Observation Price	Price of Underlying on the Reference Exchange
Clariant AG			
Type	Registered Share	Initial Reference Price	Reference Price on the Initial Fixing Date
ISIN	CH0012142631	Ratio	indicative: 96.7118
Currency	CHF	Strike	100.00%*
Reference Exchange	SIX Swiss Exchange	Barrier	50.00%*
Reference Price	Closing price on the Reference Exchange	Observation Price	Price of Underlying on the Reference Exchange
Sandoz Group AG			
Type	Registered Share	ISIN	CH1243598427

Straumann Holding AG

* of the Initial Reference Price

Intended retail investor The product is intended for retail investors who intend to form and / or optimize assets in general and have a short to long-term investment horizon. The product is designed for investors with informed knowledge and / or experience with financial products. The investors are able to bear a total loss of their invested amount and do not attach any importance to capital guarantees.

Risk Indicator



Higher risk

Recommended holding period:	Until the Product is called or matures. This may be different in each scenario and is indicated in the table.		
Investment:	CHF 10,000		
Scenarios		If you cash in after 1 year	If you redeem at call or maturity

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, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here. We have assumed:

- CHF 10,000 is invested.
- a performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date (21 December 2026)	If the product reaches maturity
Total costs	CHF 90	CHF 90
Annual cost impact*	0.9%	0.9% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the end of the recommended holding period your average return per year is projected to be 5.1% before costs and 4.1% after costs.

Composition of Costs

One-off costs upon entry or exit		If you redeem after 1 year
Entry costs	These costs are already included in the price you pay. This includes distribution costs of up to 0.75%.	CHF 90
Exit costs	These costs are already included in the price you receive and are only incurred if you exit before maturity. Provided an early redemption occurs or you hold the product until maturity, there are no exit costs.	CHF 80

How long should I hold it and can I take money out early?

Recommended Holding Period: until 29 September 2027 (maturity)

The redemption described in section “What is this product?” above only applies if the product is held until maturity. The product does not provide for an early termination or exercise right of the investor. Therefore, investors should be prepared to stay invested for the term of the product. The only possibility to cash in the product earlier is by selling the product through the exchange where the product is listed or outside of such exchange.

Exchange Listing	SIX Swiss Exchange	Last Exchange Trading Day	22 September 2027, 12:00
Smallest Tradable Unit	CHF 1,000.00	Price Quotation	Percentage, dirty

A sale of the product may in particular not be possible under exceptional market circumstances or in case of technical disruptions. If you sell the product before its maturity, you may receive back less than if you had kept the product until maturity.

How can I complain?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person via the relevant website. Any complaint regarding the product, this document or the conduct of the Manufacturer and/or the Issuer of this product can be submitted in text form (e.g. by letter or e-mail) to Bank Vontobel AG, Structured Products, Bleicherweg 21, 8022 Zurich, Switzerland, email: markets.schweiz@vontobel.com, website: markets.vontobel.com.

Other relevant information

The Base Prospectus, any supplements thereto and the Final Terms are, in accordance with legal requirements, available free of charge on the website markets.vontobel.com. In order to obtain more detailed information - and in particular details of the structure of and risks associated with an investment in the product - you should read these documents.