Julius Bär

KEY INFORMATION DOCUMENT (KID)

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	**5Y USD CAPPED FLOORED FLOATER NOTE LINKED TO SOFR (FLOOR 4.70%P.A/CAP 5.75% P.A)**
PRODUCT IDENTIFIERS	ISIN: CH1598610694; Valor: 159861069
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	23 September 2026 08:05:33 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: Capped Floored Floating Rate Notes are primarily targeted at investors who look for a capital protected investment with financial liquidity at any time. The products allow you to benefit from an increasing SOFR rate exceeding the floor level of 4.70% p.a. with a cap at 5.75% p.a.

The potential return on the product is limited to the aggregate of the Interest Payment Amounts scheduled to be paid under the product, if any. This means that the return on the product is capped. If the products are early redeemed, you may receive a redemption amount that is considerably lower than the Final Redemption Amount that would have otherwise been received. In such case, you may suffer a partial loss on its investment.

Under normal market conditions, Bank Julius Baer & Co. Ltd. Zurich will endeavour to provide a secondary market (bid-only), but is under no legal obligation to do so.

INTEREST: The manufacturer shall pay the relevant Interest Payment Amount per product on each Interest Payment Date (as specified below) to you, provided that the products have not been redeemed, repurchased or cancelled on or prior to such Interest Payment Date . The Interest Payout Amount is a cash amount equal to the product of the Denomination, the Day Count Fraction with respect to the relevant Interest Period and the relevant Interest Rate (floored at 4.70% p.a. and capped at 5.75% p.a.).

Interest Payment Dates			
29 December 2026	29 March 2028	29 June 2029	30 September 2030
29 March 2027	29 June 2028	28 September 2029	30 December 2030
29 June 2027	29 September 2028	31 December 2029	31 March 2031
29 September 2027	29 December 2028	29 March 2030	30 June 2031
29 December 2027	29 March 2029	28 June 2030	29 September 2031

FINAL REDEMPTION: Unless previously redeemed, repurchased or cancelled, on the Final Redemption of the product on the Final Redemption Date, you will receive in addition to the Interest Payout Amount the Final Redemption Amount, which is equal to 100% of the Denomination.

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	USD 1,000.00
Issue Currency	USD
Issue Price	100.00% of Denomination
Settlement Currency	USD
Settlement Type	Cash settlement
Capital Protection	100%
Initial Fixing Date	22 September 2026
Issue Date	29 September 2026
Final Fixing Date	29 September 2031
Last Trading Date	29 September 2031
Final Redemption Date	29 September 2031
Final Redemption Amount	100.00% of the Denomination (i.e., the Protected Redemption Amount)
Protected Redemption Amount	100.00% of the Denomination
Interest Rate	with respect to any Interest Payment Date, a rate per annum equal to the lesser of (i) the Maximum Interest Rate and (ii) the greater of (x) the Reference Rate on the relevant Interest Determination Date and (y) the Minimum Interest Rate.
Reference Rate	SOFR (Secured Overnight Financing Rate), compounded daily for the relevant Interest Period, as provided by the Federal Reserve Bank of New York, as the administrator of such rate on the website of the Federal Reserve Bank of New York at http://www.newyorkfed.org.
Minimum Interest Rate (Floor)	4.70% per annum
Maximum Interest Rate (Cap)	5.75% per annum
Interest Payment Amount	With respect to any Interest Payment Date, a cash amount equal to the product of (i) the Denomination, (ii) the Day Count Fraction with respect to the relevant Interest Period and (iii) the relevant Interest Rate.
Interest Period	(i) With respect to the first Interest Payment Date, the period from and including the Interest Commencement Date to and excluding such Interest Payment Date, and (ii) with respect to any other Interest Payment Date, the period from and including the immediately preceding Interest Payment Date to and excluding such Interest Payment Date.
Interest Commencement Date	the Issue Date
Interest Determination Date	means the fifth U.S. Government Securities Business Day prior to the relevant Interest Payment Date
Day Count Convention	30/360

UNDERLYING

Name	ISIN	Initial Level	Market	Currency	Exchange
USD/SOFR/Overnight	US81379LA44	USD 3.85	INDEX	USD	Other Otc

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 low ability to bear investment losses and attach importance to capital protection;
- Seek capital protection and have an investment horizon of the recommended holding period specified below;
- 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 29 September 2031. 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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low 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: 29 September 2031

Example Investment: USD 10,000		**If you exit after 1 year**	**If you exit after 29 September 2031**
Minimum	USD 10,000.00		
Stress	**What you might get back after costs** Average return each year	**USD 10,250.00** 2.50%	**USD 12,350.00** 4.30%
Unfavourable	**What you might get back after costs** Average return each year	**USD 10,750.00** 7.50%	**USD 12,350.00** 4.30%
Moderate	**What you might get back after costs** Average return each year	**USD 11,210.00** 12.10%	**USD 12,350.00** 4.30%
Favourable	**What you might get back after costs** Average return each year	**USD 11,650.00** 16.50%	**USD 12,640.00** 4.80%

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.

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.

The return is only guaranteed if you keep the product until the end of the recommended holding period.

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:
- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- USD 10,000 is invested

	If you exit after 1 year	**If you exit after 29 September 2031**
Total costs	USD 127	USD 132
Annual cost impact (*)	1.3% each year	0.3% 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 recommended holding period your average return per year is projected to be 4.60% before costs and 4.30% 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 (USD 127). This person will inform you of the actual distribution fee.

Composition of costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	The impact of the costs already included in the price	USD 127
Exit costs	The impact of the costs of exiting your investment when it matures	USD 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: 29 September 2031 (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.