Key Information Document

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
UC SpA EUR Digital Coupon Capital Protection Certificate on the EURO STOXX® Select Dividend 30 (Price) Index (EUR)
WKN: A2J1Y5 / ISIN: IT0005715898
Manufacturer of the product: **UniCredit Bank GmbH - www.hypovereinsbank.de (sub-group of UniCredit S.p.A. together with its consolidated subsidiaries)**
For further information please call +49 89 378-0
The German Federal Financial Supervisory Authority (BaFin) is responsible for supervising the Manufacturer in relation to the Key Information Document.
Issuer: UniCredit S.p.A
Date of production of the KID: 07.07.2026

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

1. What is this product?

Type
This product is a debt instrument in bearer form issued under Italian law.

Term
The product has a fixed term and will be redeemed on the Final Payment Date.

Objectives
The objective of this product is to give you certain rights pursuant to terms and conditions specified in advance. You receive an Additional Amount on the Additional Amount Payment Date if the Reference Price on the Observation Date for the Additional Amount reaches or exceeds the Earning Level.

On the Final Payment Date you will receive a Redemption Amount that equals the Minimum Amount. You may sustain a partial loss if the sum of the Redemption Amount and the paid Additional Amount is below the acquisition price.

When calculating the Additional Amounts you are not entitled to payment of dividends arising from the components of the Underlying and have no other claims arising from the components of the Underlying (e.g. voting rights).

Underlying (ISIN)	EURO STOXX® Select Dividend 30 (Price) Index (EUR) (CH0020751589)	Additional Amount	EUR 246 (1)
Specified Currency	EUR	Reference Price	Closing Price
Underlying Currency	EUR	Index Sponsor	STOXX Limited
Issue Date	28.08.2026	Initial Observation Date	26.08.2026
Issue Price	EUR 1,010	Observation Date for the Additional Amount	21.08.2031 (1)
Earning Level	100% (1) x Reference Price on Initial Observation Date	Settlement Type	Cash
Minimum Amount	EUR 1,000	Payment Date for the Additional Amount	28.08.2031 (1)
Final Payment Date (maturity)	28.08.2031		

The Issuer is entitled to terminate the return mechanism with immediate effect upon the occurrence of an extraordinary event. An extraordinary event is, for example, a change in law or the cessation of the calculation or publication of the Underlying where no suitable index replacement is available. In this case, redemption on the Final Payment Date is based upon the market value of the product after occurrence of an extraordinary event. Investors subsequently do not participate in any further performance of the Underlying. The determined market value will bear interest until the Final Payment Date. The Settlement Amount corresponds to not less than the Minimum Amount.

Intended retail investor
The product is intended for retail investors who pursue the objective of general formation of wealth/optimisation of assets and have a long-term investment horizon. This product is a product for investors with average knowledge of and/or experience with financial products. The investor cannot bear any loss or can only bear minor losses of the capital invested and emphasises capital protection.

2. What are the risks and what could I get in return?

Risk Indicator

1 **2** 3 4 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product until maturity. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 the Issuer is not able to pay you. We have 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. Poor market conditions are very unlikely to impact the Issuer's capacity to pay you.

If the currency of the country where you purchase this product or the account to which payments on the product are credited differs from the currency of the product, be aware of currency risk. You will receive payments in a different currency, 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.

You are entitled to receive back at least 100% of your capital in the Specified Currency. Any amount over this, and any additional return, depends on future market performance and is uncertain. This protection from future market performance does not apply, however, if you cash in prior to maturity. If the Issuer is not able to pay you what is owed, you could lose your entire invested capital.

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:			28.08.2031 (maturity)
Example Investment:			10,000 EUR
Scenarios		If you exit after 1 year	If you cash in on 28.08.2031 (maturity)
Minimum	9,901 EUR. The return is only guaranteed if the redemption takes place on the Final Payment Date and the Issuer is able to meet its obligations under the product (see "3. What happens if the UniCredit S.p.A is unable to pay out?").		
Stress scenario	What you might get back after costs	8,652 EUR	9,901 EUR
	Average return each year	-13.5%	-0.2%
Unfavourable scenario	What you might get back after costs	9,689 EUR	9,901 EUR
	Average return each year	-3.1%	-0.2%
Moderate scenario	What you might get back after costs	9,876 EUR	12,337 EUR
	Average return each year	-1.2%	4.3%
Favourable scenario	What you might get back after costs	10,290 EUR	12,337 EUR
	Average return each year	2.9%	4.3%

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 scenarios shown represent possible outcomes calculated on the basis of simulations.

3. What happens if the Issuer is unable to pay out?

You are exposed to the risk of the Issuer being unable to meet its obligations in relation to the product, for example in case of insolvency (inability to pay / over-indebtedness) or an administrative order of resolution measures (bail-in risk). Such an order by a resolution authority may, in the event of a crisis affecting the Issuer, also be adopted in the run-up to insolvency proceedings. The resolution authority has extensive powers to intervene here. Among other things, it may reduce investors' claims to zero, may terminate the product or convert it into shares in the Issuer and suspend investors' rights. A total loss of the capital invested may occur. The product is not covered by any deposit protection scheme. The obligations under the Product constitute direct, unconditional, senior-preferred and unsecured obligations of the Issuer and rank pari passu with all other unsecured, unsubordinated, senior preferred obligations of the Issuer.

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.

Cost 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 how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible 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.
- 10,000 EUR is invested

	If you exit after 1 year	If you cash in on 28.08.2031 (maturity)
Total costs	694 EUR	644 EUR
Annual cost impact*	7.5%	1.4%

*This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you cash in at maturity your average return per year is projected to be 5.7% before costs and 4.3% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	These costs are already included in the price you pay.	644 EUR
Exit costs	These costs are already included in the price you get and only apply if you cash in before maturity. Exit costs do not apply if you keep the product until maturity.	50 EUR

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

Recommended holding period: 28.08.2031 (maturity)

The aim of the product is to give you the rights described above under “1. What is this product?” provided the product is held until maturity. The only ways of taking your money out early are to sell the product on the exchange on which the product is listed or to sell it over-the-counter. Should you sell the product before the end of the recommended holding period, you may receive less (and in some circumstances substantially less) than you would otherwise have received. In extraordinary market situations or in case of technical disruptions, the purchase or sale of the product may be rendered temporarily more difficult or impossible.

6. How can I complain?

Complaints about the person advising on or selling the product may be addressed directly to that person via the relevant webpage. Complaints about the product may be made in writing (e.g. by letter or email) to UniCredit Bank GmbH at the following address: HypoVereinsbank - Member of UniCredit, UniCredit Bank GmbH, Beschwerdemanagement PPV9BM, 80311 Munich, E-mail address: Kundendialog@unicredit.de, website: www.hvb.de/beschwerdemanagement

7. Other relevant information

The Prospectus, including any supplements thereto, and the Final Terms will be published on the website www.onemarkets.eu. (after selecting your resident country, the Prospectus and the supplements under the tab "Legal Notes / Base Prospectuses"; the Final Terms after entering the relevant ISIN or WKN in the search field and then under "Downloads") For more detailed information, particularly on the structure and the risks associated with investment in the product, you should read these documents.