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

Name	Reverse Convertible Security
Identifier	ISIN Code: XS3441472480
Manufacturer	Crédit Agricole CIB
Contacting the manufacturer	GMDRegulatoryEnquiries@ca-cib.com Call +44 207 214 5168 for more information
Competent authority	Financial Conduct Authority (FCA)
KID Production Date	23 October 2026, 09:25 UTC

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

WHAT IS THIS PRODUCT?

Type	The product is in the form of a debt instrument, governed by English law, which performance depends on the performance of an underlying reference value.
Term	The Maturity Date of the product is 6 January 2033 and it is recommended to hold the product until maturity.
Objectives	To provide interest payment(s), in return for the risk of loss of capital. Amounts stated below are in respect of each Nominal Amount that you invest.

- **Interest:**
  - **Interest Rate:** 0.5292% on each of the Interest Payment Dates
  - **Interest Amount on each Interest Payment Date:** You will receive the Nominal Amount multiplied by the Interest Rate.
- **Redemption on the Maturity Date:**
  - **Redemption Amount:** You will receive one of the following:
    - If a Barrier Event has NOT occurred, you will receive the Nominal Amount.
    - Otherwise, you will receive the Nominal Amount diminished by an amount equal to the Final Performance multiplied by the Nominal Amount. **The amount paid in such case will be less than the Nominal Amount and you may lose some or all of your capital.**

Key Dates, Values and Definitions (*)

All determinations and observations will be made by the Calculation Agent. All dates may be subject to adjustment for non-business days and market disruption events.

- **Underlying(s):** FTSE 100 Index (ISIN: GB0001383545)
- **Final Underlying Performance:** (a) the Closing Value of the Underlying on the Final Valuation Date divided by its Initial Value minus (b) 100%, expressed as a percentage
- **Final Underlying Value:** The Closing Value of the Underlying on the Final Valuation Date
- **Barrier Event:** A Barrier Event shall be deemed to have occurred if the Closing Value of the Underlying is below 65% of its Initial Value on the Final Valuation Date
- **Strike Value:** 100% of the Initial Value
- **Final Performance:** (a) the Strike Value Minus the Final Underlying Value, divided by (b) the Initial Value, expressed as a percentage
- **Initial Value:** The Closing Value of the Underlying on the Initial Valuation Date
- **Closing Value:** The value of the Underlying at the close of trading on a given trading day
- **Calculation Agent:** Crédit Agricole CIB
- **Nominal Amount:** GBP 1
- **Selling Price:** 100%
- **Dates:**
  - **Issue Date:** 6 January 2027
  - **Maturity Date:** 6 January 2033
  - **Initial Valuation Date:** 18 December 2026
  - **Interest Payment Dates:** 1 February 2027 (included) and monthly thereafter up to the Maturity Date (included)
  - **Final Valuation Date:** 20 December 2032

(*) Items above are indicative and may change. You should check the final value of such items prior to investing.

Early redemption and adjustments

The terms of the product provide that if certain defined events, in addition to those described above, occur (principally but not exclusively in relation to any Underlying, or the Manufacturer of the product (which may include the discontinuation of the Manufacturer's ability to carry out the necessary hedging transactions)), adjustments may be made to the terms of the product to account for the relevant event or the product may be early redeemed. The amount paid on any early redemption may be less than the amount originally invested.

Intended retail investor

This product is intended for clients who:

- have sufficient knowledge and experience in products such as the one described in this document
- are willing and able to bear a total loss of their investment at maturity, and accept the credit risk of the issuer
- have a risk tolerance consistent with the summary risk indicator in this document
- are expressing a view on the underlying consistent with the conditions for a positive outcome (as stated in the product description)
- have a horizon consistent with the term of this product

as determined independently or on the basis of professional advice

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Summary Risk Indicator



The risk indicator assumes you keep the product until 6 January 2033. 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 you 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 Crédit Agricole CIB is not able to pay you. We have classified this product as 3 out of 7, which is a medium-low risk class. This classification takes into consideration two elements: 1) the market risk - that rates the potential losses from future performance at a medium-low level; and 2) the credit risk which estimates that poor market conditions are very unlikely to impact the capacity of Crédit Agricole CIB to pay you. **If the product is denominated in a currency other than British pound sterling, be aware of currency risk: you will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** The summary risk indicator, which has been determined in accordance with the UK version of Commission Delegated Regulation (EU) 2017/653, being derived from the historical performance of the Underlying(s), may understate the risk of losses you may experience in connection with this product. This product does not include any protection from future market performance so you could lose some or all of your investment. If Crédit Agricole CIB is not able to pay you what is owed, you could lose your entire investment.

INVESTMENT PERFORMANCE INFORMATION

Factors affecting the return of the product at the end of the recommended holding period

Your return on the product at the end of the recommended holding period will principally be affected by (1) the performance of the underlying over the recommended holding period and (2) the issuer's creditworthiness, which can have a material impact on your return if, for example, the issuer is unable to make payments that become due on the product.

What could affect my return positively?

- An increase in the level of the underlying

What could affect my return negatively?

- A decrease in the level of the underlying
- The occurrence of a Barrier Event
- The manufacturer's inability to make the payments due.

The factors listed above provide general guidance on how changes in the level of the underlying may affect your return if you hold the product to maturity. The precise impact will depend on the timing and magnitude of these changes, and the list above should not be viewed as guaranteeing a particular outcome. See "What is this product?" for a discussion of how the payments you may receive during the life of the product and/or at the end of the recommended holding period will be calculated.

In severely adverse market conditions, if you hold the product to the end of the recommended holding period, you may lose your entire investment. This does not take into account a situation where the issuer is unable to pay you.

Additional factors affecting the price of the product in the secondary market

In addition to the factors discussed above, the performance of the product in the secondary market will also be affected by the volatility of the level of the underlying, credit default swap levels of the reference entity/ies, the product's remaining time to maturity, the actual and perceived ability of the manufacturer and its guarantor to meet their obligations, interest rates, exchange rates and the dividend yield of the underlying.

If you sell the product in severely adverse market conditions prior to maturity, your return may be lower than what you would have received if you held the product to the end of the recommended holding period and may be as low as zero. See "How long should I hold it and can I take money out early" below for additional information.

WHAT HAPPENS IF CRÉDIT AGRICOLE CIB IS UNABLE TO PAY OUT?

This product is not protected by any investor compensation or guarantee scheme. If Crédit Agricole CIB is unable to make a payment and/or is in default, you may lose some or all of your invested amount and any payment may be delayed.

WHAT ARE THE COSTS?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get.The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for 3 different holding periods. They include potential early exit penalties. The figures assume you invest GBP 10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

INVESTMENT GBP 10,000			
SCENARIOS	**IF YOU CASH IN AFTER 1 YEAR**	**IF YOU CASH IN AFTER 3 YEARS**	**IF YOU CASH IN AT THE END OF THE RECOMMENDED HOLDING PERIOD**
Total costs	GBP 325.00	GBP 325.00	GBP 275.00
Impact on return (RIY) per year	3.56%	1.14%	0.49%

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- The meaning of the different cost categories.

This table shows the impact on return per year			
ONE-OFF COSTS	**Entry costs**	**0.49%**	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price.
	Exit costs	**0.00%**	The impact of the costs of exiting your investment when it matures.
ONGOING COSTS	**Portfolio transaction costs**	**0.0%**	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	**0.00%**	The impact of the costs that we take each year for managing your investments.

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

Recommended holding period: 6 year(s)

The product is designed to be held until the end of the recommended holding period.
The recommended holding period is selected to correspond with the maturity date of the product. Please note that you may not be able to sell the product prior to the maturity date. If you are able to sell the investment at an earlier date, you may incur costs and may lose part or all of your investment.

HOW CAN I COMPLAIN?

In the event you wish to complain at any time about the advice/Sales service you have received, you may do so by contacting the person who provided it to you. In the event you wish to complain about the product itself, you may do so by contacting us at: Credit Agricole CIB, London Branch, 05 Appold Street, Broadwalk House, London EC2A 2DA, UK, or GMDRegulatoryEnquiries@ca-cib.com.

OTHER RELEVANT INFORMATION

The information contained in this Key Information Document does not constitute a recommendation to engage in this product and is no substitute for individual consultation with an advisor.
You can obtain further information about this product from your financial advisor.
The following documents are available upon request:

- The final terms relating to the product (as published based on a legal requirement), which is available at: www.documentation.ca-cib.com.
- The base prospectus, as may be supplemented, in relation to the structured products program and under which the product is issued (as published based on a legal requirement), which is available at: www.documentation.ca-cib.com/IssuanceProgram.