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	Callable Zero Coupon
Identifier	ISIN Code: XS3441470435
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	21 October 2026, 12:44 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.

Term

The Maturity Date of the product is 29 December 2036 and it is recommended to hold the product until maturity, or until the manufacturer decides to early call according to the conditions specified below.

Objectives

Provide a single interest payment on the Maturity Date or one of the Call Dates. Amounts stated below are in respect of each Nominal Amount that you invest.

How the return is determined:

- **Callability:** The Manufacturer has the right, but not the obligation, to redeem the product early on each of the Call Dates. In such event, you will receive the Nominal Amount multiplied by the Redemption Price.
- **Redemption on the Maturity Date:** In the absence of an Early Call, you will receive the Nominal Amount multiplied by the Final Redemption Price.

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.

- **Calculation Agent:** Crédit Agricole CIB
- **Selling Price:** 100%
- **Nominal Amount:** GBP 1,000
- **Final Redemption Price:** 185%
- **Issue Date:**29 December 2026
- **Maturity Date:**29 December 2036
- **Call Dates:** 29 December 2028 and annually thereafter up to the Maturity Date (excluded)
- **Redemption Price:** for each Call Date in chronological order the following values, respectively: 117.00% , 125.50% , 134.00% , 142.50% , 151.00% , 159.50% , 168.00% , 176.50%

(*) 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 the product, 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 upon 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 not willing and able to bear any 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 29 December 2036. 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 1 out of 7, which is the lowest risk class. This classification takes into consideration two elements: 1) the market risk - that rates the potential losses from future performance at a very 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.** A risk that is materially relevant to the product but not included in the summary risk indicator is the risk that in the event the product redeems early due to an early call, you may be unable to reinvest your money at an attractive rate. 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. You are entitled to receive back 100% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash-in before 29 December 2036. 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 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 negatively?

- The manufacturer's inability to make the payments due.

In severely adverse market conditions, if you hold the product to the end of the recommended holding period, you are entitled to receive your invested amount. 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 levels of interest rates, the volatility of interest rates, the product's remaining time to maturity and the actual and perceived ability of the manufacturer to meet their obligations.

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 5 YEARS**	**IF YOU CASH IN AT THE END OF THE RECOMMENDED HOLDING PERIOD**
Total costs	GBP 350.00	GBP 300.00	GBP 300.00
Impact on return (RIY) per year	3.77%	0.65%	0.32%

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**	**0.32%**	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: 10 year(s), or until the manufacturer decides to early call on one of the call dates.

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.