# Key Information Document

## FX Call Option sell EUR USD 12 month

### *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 of Product**: FX Call Option sell EUR USD 12 month
**Name of PRIIP Manufacturer**: Coöperatieve Rabobank U.A. ('Rabobank')
**Contact**: For more information go to our website www.rabobank.nl/priips or call +31 (30) 7123673
**Regulated by**: Dutch Authority for the Financial Markets is responsible for supervising Rabobank in relation to this Key Information Document
**Date of Production of the KID**: 06-Oct-2026

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

### *What is this product?*

**Type**: OTC - Derivatives contract (OTC means over the counter and indicates that the transaction is not executed on a trading platform).
**Term**: The maturity date (expiration date) of the product will be agreed upon when entering the FX Call Option sell EUR USD 12 month contract, with the intention of holding the FX Call Option sell EUR USD 12 month until the maturity date.
**Objectives**:
**Purpose**: An FX Call Option sell EUR USD 12 month is used to limit the risk of an unfavourable fluctuation in exchange rate of the currency you would like to sell.

*When you enter into an FX Call Option sell EUR USD 12 month with us some of the elements that are agreed upon are as follows:*

- The amount of currency you can sell
- The amount of currency you buy
- The exchange rate of the FX Call Option sell EUR USD 12 month ('strike')
- The reference exchange rate that will be compared to the strike ('fixing')
- The date and time at which the exchange rate applicable at that moment is fixed and compared to the strike ('expiry date')
- The date on which you may sell the currency ('end date')
- The amount of the one-off premium payment that needs to be paid to Rabobank upfront.

**Method**: With an FX Call Option sell EUR USD 12 month you purchase the right to sell an amount in a certain currency on an agreed date in the future at an agreed strike. For example, when you buy a Call EUR, you buy the right to sell USD against an agreed amount in EUR. At expiry it will be determined whether your option has value.

*This can lead to the following outcomes:*

- If at the expiry date the exchange rate applicable at that moment is more favourable or equal to the strike, the option will not be automatically exercised. You can sell the currency at the exchange rate applicable at that moment yourself; you profit from this rate if it is more favourable than the strike.
- If at the expiry date the exchange rate applicable at that moment is less favourable than the strike, the option will be automatically exercised. By exercising the FX Call Option sell EUR USD 12 month you sell the amount of the currency at the strike. You will not have any downside from the exchange rate applicable at that moment.

In this Key Information Document it is assumed that the strike is equal to the exchange rate of that date (we call this the at-the-money strike).
Return: If the FX Call Option sell EUR USD 12 month is not exercised you will lose your paid premium and your return will be negative. If the FX Call Option sell EUR USD 12 month will be exercised your return will be determined by the exchange rate difference between the strike and the exchange rate applicable at that moment minus the paid premium.
**Termination**: You can always end the FX Call Option sell EUR USD 12 month unless you have agreed otherwise with Rabobank. For more information on the effects of ending please read the section 'How long should I hold it and can I take money out early?'. The FX Call Option sell EUR USD 12 month can be unilaterally ended or adjusted by Rabobank. This is only possible in the situations described in the Financial Derivatives Agreement (FDA).
The amounts and other details in this document are used for indicative purposes. The calculations assume a notional amount of EUR 10,000, EUR/USD as the currency pair and a term of 12 months. These details probably differ from the ones in your agreement with Rabobank. The example is for illustrative purposes only.

***Intended retail investor:***

To make use of this product, you are required to be a Rabobank client and you must have been given access to the product. The product description should be read in advance, so that you understand how this product works and understand the risks. Additionally, we expect

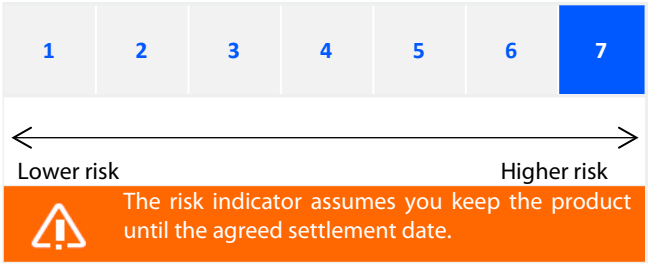
you to understand the concept of hedging risks and how this product can be used for hedging. Moreover, you should understand which factors influence the price of a contract (such as time to expiration, volatility, time value of money and notional amount). You should also understand the basis of currency-, interest rate-, liquidity- and country risk. Furthermore, you should understand how market value is established, and that this product is a bilateral contract between you and Rabobank.

This product must be used for hedging purposes only; you may hedge up to a maximum of 100% of the underlying risk. The maximum time to expiration is three years; a transaction with a time to expiration longer than two years requires approval by Rabobank. With this product you are minimizing currency risk by having the right to buy or sell the notional amount at the predetermined exchange rate and date. As such, you do not profit nor experience negative effects from future exchange rate fluctuations. You may lose 100% of the invested amount; in certain cases you may lose more.

The recommended holding period for the FX Call Option sell EUR USD 12 month is equal to the duration of the underlying risk. In our example we use 12 months for this period.

### *What are the risks and what could I get in return?*

*Risk indicator*




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 we are not able to pay you.We have classified this product as 7 out of 7, which is the highest risk class. We classify all OTC derivatives as being of the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions could impact the capacity of Rabobank to pay you. This product requires an initial investment.

***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.*

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are 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.

| **Example: Nominal Amount 10,000 EUR**<br>**Scenarios** | | **12 months**<br>**(Recommended Holding Period)** |
|---|---|---|
| **Minimum** | **There is no minimum guaranteed return. You could lose part or all of your investment.** | |
| **Stress** | **What you might get back after costs** | 0.00 EUR |
| | Percentage return | -100.00% |
| **Unfavourable** | **What you might get back after costs** | 0.00 EUR |
| | Percentage return | -100.00% |
| **Moderate** | **What you might get back after costs** | 0.00 EUR |
| | Percentage return | -100.00% |
| **Favourable** | **What you might get back after costs** | 20,051.00 EUR |
| | Percentage return | 100.51% |

** The potential return is calculated as the net profit or loss as a percentage over the notional amount.*

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.This product cannot be easily ended. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

### *What happens if Rabobank is unable to pay out?*

When Rabobank is not able to meet its obligations, the payments to be made by Rabobank are not covered by the Dutch Investor Compensation Scheme (beleggerscompensatiestelsel) or any other government or private protection scheme or guarantee. This means you could incur a significant loss.

### *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 possible investment periods. We have assumed:

- Recommended Holding Period: 12 months
- You would get back the amount that you invested (0% annual return).
- 10,000 EUR is invested.

| **Notional Amount 10,000 EUR** | **If you cash in after the Recommended Holding Period** |
|---|---|
| Total costs | 70.00 EUR |
| Cost impact (*) | 0.7% |
| (*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs. | |

*Composition of costs:*

| **Notional Amount 10,000 EUR** | | **If you cash in after the Recommended Holding Period** |
|---|---|---|
| ***One-off costs upon entry or exit*** | | |
| Entry costs | The amount you pay in when entering this notional amount.* | 70.00 EUR |
| Exit costs | We do not charge any exit fee for this product, but the person selling you the product may do so | 0.00 EUR |
| ***Ongoing costs*** | | |
| Management fees and other administrative or operating costs | Fees and costs over the value of your investment per year. This is an estimate based on actual costs over the last year. | 0.00 EUR |
| Transaction costs | Costs over the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investment for the product. The actual amount will vary depending on how much we buy and sell. | 0.00 EUR |
| ***Incidental costs taken under specific conditions*** | | |
| Performance fees | There is no performance fee for this product. | 0.00 EUR |
| **This illustrates costs in relation to the invested amount of the PRIIP.* | | |

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

In our example we use 12 months for this period. The FX Call Option sell EUR USD 12 month is intended to hold until the end date in order to hedge the currency risk. The end date will be agreed with you.
The product cannot be ended; however, you can always enter an opposite transaction. By doing this you enter a new opposite transaction. The tenor of this new transaction equals the remaining term of the original transaction.

### *How can I complain?*

Do you have a complaint about the information provided or the functioning of the product? You can file a complaint at the website: www.rabobank.nl/klachtbedrijven or send an e-mail to treasury@rabobank.nl or via the following postal address: Rabobank Klachtenservice, Antwoordnummer 750, 3500 ZJ Utrecht. We will then handle your complaint and provide you with feedback as soon as possible.

### *Other relevant information*

This document should be read as an introduction. The decision to enter the FX Call Option sell EUR USD 12 month or not should amongst others be based on all information provided by Rabobank. More information about the FX Call Option sell EUR USD 12 month, the market value and how you can use the product, can be found in the product leaflet. Please request your advisor for the brochure Currency Risk Management to read about our services. The product leaflet and brochure are only available in Dutch. You can request a paper version of the Key Information Document free of charge.