

# Key Information Document

## CH1218262272 (the product)

**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

|                            |  |
|----------------------------|--|
| <b>Name of the Product</b> | ZKB Tracker Zertifikat on Food Basket  |
| <b>ISIN</b>                | CH1218262272 (the product)   |
| <b>Manufacturer</b>        | Zürcher Kantonalbank, our website: <a href="https://zertifikate.zkb.ch/EN">https://zertifikate.zkb.ch/EN</a> , for more information call us on +41 (0) 44 293 66 65. |
| <b>Issuer</b>              | Zürcher Kantonalbank   |
| <b>Competent Authority</b> | The Swiss Financial Market Supervisory Authority (FINMA) is responsible for the supervision of Zürcher Kantonalbank with regard to this Key Information Document.    |

This document was created on 22. May 2026, 23:18 CET.

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

### What is this product?

**Type** Uncertificated securities issued in the form intermediated Securities (Bucheffekten), governed by Swiss law.

**Term** The product has a fixed term and matures on the Redemption Date.

**Objectives** The objective of this product is to give you the option of participating indefinitely in the positive performance of the underlying components of a basket ("Food Basket" – the "Underlying", see below), less certain fees and costs (as specified below). The product replicates the performance of the Underlying, taking into account the weighting of the individual underlying components contained therein, and is therefore comparable to a direct investment in the underlying components in terms of risk. By investing in this product, investors expect an uptrend in the underlying components. Depending on price development, the price of the product may be higher or lower than the Issue price (as defined below).

**Composition of the Underlying:** Bell AG (ISIN: CH0315966322, Weighting: 9.67%) / Lindt & Sprüngli AG (ISIN: CH0010570767, Weighting: 12.67%) / ORIOR AG (ISIN: CH0111677362, Weighting: 4.13%) / Emmi AG (ISIN: CH0012829898, Weighting: 13.22%) / Barry Callebaut AG (ISIN: CH0009002962, Weighting: 10.32%) / Nestlé SA (ISIN: CH0038863350, Weighting: 13.24%) / Vetropack Holding SA (ISIN: CH0530235594, Weighting: 5.30%) / SIG Group AG (ISIN: CH0435377954, Weighting: 4.27%) / NONGSHIM CO LTD (ISIN: KR7004370003, Weighting: 11.58%) / General Mills Inc (ISIN: US3703341046, Weighting: 6.25%) / JM Smucker Co (ISIN: US8326964058, Weighting: 4.67%) / Post Holdings Inc (ISIN: US7374461041, Weighting: 4.67%).

No distributions are made to the investor. The Calculation Agent reinvests the potential net distributed returns (e.g. dividends, interest, or other distributions) from the Underlying components into the Product. This is done by adjusting the weighting of the relevant Underlying components. The reinvestment usually takes place on the ex-dividend date of the respective Underlying component.

**Calculation method of the redemption amount (Redemption Method):** As noted below, the product has a maturity date.

The investor has no entitlements arising from the Underlyings and/or Components of the Underlying (e.g. voting rights and dividends).

### Product information

|                                      |   |  |  |
|--------------------------------------|---|--|--|
| <b>Issue price</b>                   | CHF 10,000.00 / 100.5025% of the Basket Value on Initial Fixing Date  | <b>Initial Fixing Level</b>                  | Underlying components achieved by the Issuer on a best-effort basis, converted into the product currency at the exchange rate(s) prevailing at that time.  |
| <b>Denomination</b>                  | CHF 10,000.00   | <b>Value Date</b>                            | 02/12/2024   |
| <b>Value of the Underlying Ratio</b> | CHF 9,950.00 on Initial Fixing Date   | <b>Last Trading Date</b>                     | 20/11/2026   |
| <b>Trading units</b>                 | 1 Product corresponds to 1 Underlying(s)  | <b>Final Fixing Date/ Final Fixing Level</b> | 23/11/2026, average of the net prices of the Underlying components achieved by the Issuer on a best-effort basis, converted into the product currency at the exchange rate(s) prevailing at that time. |
| <b>Weighting</b>                     | Weighting defined at the Initial fixing date in relation to the underlying components as indicated in the Composition above | <b>Redemption Date (Maturity)</b>            | 30/11/2026   |
| <b>Product Currency</b>              | Swiss Franc (CHF)   |  |  |
| <b>Currency hedging</b>              | n/a   |  |  |
| <b>Mode of settlement</b>            | cash settlement   |  |  |
| <b>Initial Fixing Date/</b>          | 25/11/2024, average of the net prices of the  |  |  |

The Product provides that the Issuer may terminate the Product early if certain extraordinary events occur. These events essentially relate to the product, the Issuer and the Underlying. The amount you receive in the event of such an extraordinary early termination is different from the amount you have invested and may be lower. Investors should therefore be prepared to suffer a partial or total loss of their investments. In addition, you bear the risk that notice is given at a time that is unfavourable for you and that you can only reinvest the notice amount on less favorable terms.

### Target Market

The product is aimed at Retail investors who are pursuing the objective of general asset accumulation and optimisation and have a very short-term investment horizon. This product is intended for investors with extended knowledge and/or experience of financial products. The investor may bear losses up to a total loss of the invested capital and places no value on capital protection.

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

#### Risk indicator

Lower risk < **1** **2** **3** **4** **5** **6** **7** > Higher risk



**The risk indicator assumes you keep the product until maturity. 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 we are not able to pay you. We have classified this product in the risk class 3 on a scale of 1 to 7, where 3 corresponds to risk class a medium-low. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you. **If the currency of the country in which you purchase this product or of the account to which sums paid on this product are credited differs from the currency of the product, please be aware of the currency risk. You will receive payments in a different currency so your final return will depend on the exchange rate**

**between the two currencies. This risk is not taken into account in the indicator given 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.

**Recommended holding period:** 30/11/2026 (maturity)

**Example Investment:**

CHF 10,000.00

If you exit at the end of the recommended holding period

| Scenarios           |  |                |
|---------------------|--|----------------|
| <b>Minimum</b>      | <b>There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                |
| <b>Stress</b>       | <b>What you might get back after costs</b>   | <b>CHF 0</b>   |
|                     | Percentage return  | -100.00 %      |
| <b>Unfavourable</b> | <b>What you might get back after costs</b>   | <b>CHF 200</b> |
|                     | Percentage return  | -97.97 %       |
| <b>Moderate</b>     | <b>What you might get back after costs</b>   | <b>CHF 250</b> |
|                     | Percentage return  | -97.48 %       |
| <b>Favourable</b>   | <b>What you might get back after costs</b>   | <b>CHF 310</b> |
|                     | Percentage return  | -96.94 %       |

The scenarios shown represent possible outcomes calculated based on simulations.

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.

#### What happens if Zürcher Kantonalbank is unable to pay out?

You are exposed to the risk that the Issuer might be unable to fulfil its obligations in respect of the product – e.g. in the event of insolvency (inability to pay / over-indebtedness) or an administrative order of resolution measures. In case of a crisis of the Issuer such an order can also be issued by a resolution authority in the run-up of an insolvency proceeding. Thereby the resolution authority has extensive intervention powers. Among other things, it can reduce rights of the investors to zero, terminate the product and suspend rights of the investors. A total loss of the invested capital is possible. As an uncertificated security, the product is not covered by any deposit insurance scheme.

#### 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, how long you hold the product and 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:

- You would get back the amount that you invested (0 % annual return).
- CHF 10,000.00 is invested.

|                        | <b>If you exit at the end of the recommended holding period</b> |
|------------------------|---|
| <b>Total costs</b>     | CHF 0   |
| <b>Cost impact (*)</b> | 0.00%   |

(\*) 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 products.

#### Composition of costs

| <b>One-off costs upon entry or exit</b>                            |   | <b>If you exit at the end of the recommended holding period</b> |
|--|---|---|
| <b>Entry costs</b>   | These costs are included in the price you pay.  | CHF 0   |
| <b>Exit costs</b>  | 0.80% of your investment before it is paid out to you. These costs only apply if you exit before maturity of the product.   | CHF 0   |
| <b>Ongoing costs</b>   |   |   |
| <b>Management fees and other administrative or operating costs</b> | 0% of the value of your investment per year.  | CHF 0   |
| <b>Transaction costs</b>   | 0% of the value of your investment per year.<br>This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | CHF 0   |

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

**Recommended holding period: 30/11/2026 (maturity)** This product is designed to be invested until the maturity date 30/11/2026. The product does not grant the investor any early right of return. For that reason, investors must be prepared to remain invested for the recommended holding period.

The investor has the option to redeem the product by selling the product through the stock exchange on which the product is listed or by selling the product over-the-counter to the product manufacturer. The product manufacturer will endeavor to publish bid and ask prices for the product under normal market conditions on each banking day, but is not legally required to do so. If you sell the Product before the end of the recommended holding period, the amount you then receive may be less than the amount you would otherwise have received, even substantially.

|                                |                      |                                  |                 |
|--------------------------------|----------------------|----------------------------------|-----------------|
| <b>Stock market listing</b>    | SIX Swiss Exchange   | <b>Last Exchange Trading Day</b> | 20/11/2026      |
| <b>Smallest tradeable unit</b> | 1 debt security(ies) | <b>Price quotation</b>           | quoted in units |

In exceptional market situations or in the event of technical malfunctions, it may be temporarily difficult or impossible to purchase or sell the product.

#### How can I complain?

Complaints about the person advising on or selling the product may be addressed directly to that person via the relevant website. Complaints regarding the product (terms and conditions), this document or the conduct of the product manufacturer can be addressed by post to Zürcher Kantonalbank, P.O. Box, 8010 Zurich or by e-mail to [documentation@zkb.ch](mailto:documentation@zkb.ch) or visit our website: <https://zertifikate.zkb.ch/EN>.

**Other relevant information**

This Key Information Document does not contain all the information on this product. Please refer to the underlying prospectus for the legally binding final terms ("Final Terms") of the product and a detailed description of the risks and opportunities associated with this product. The prospectus, including any supplements, and the Final Terms have been prepared in accordance with the prospectus requirements under Swiss law and are available at <https://zertifikate.zkb.ch/EN> (the prospectus and supplements under "Service"; the Final Terms after entering the relevant ISIN under "Title Search" and then under "Product Download"). The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is not a substitute for individual advice from the Bank or the investor's adviser. The latest version of this Key Information Document is available at: <https://zertifikate.zkb.ch/EN>.