KEY INFORMATION DOCUMENT

PURPOSE

This document provides key information about this investment product. This is not a marketing material. The information is required by law to help you understand the nature, costs, risks and rewards of this product and to help you compare it with other products.

PRODUCT

Name:	Non deliverable forward, NDF
Product developer:	AB Artea bankas, www.artea.lt, tel.: +370 610 44 447
Transaction party:	AB Artea bankas
Supervisory authority	The Bank of Lithuania
Document date:	31/10/2026

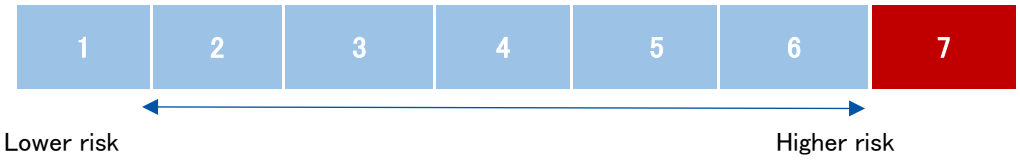
Please note: You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

Type	Derivative, over the counter investment product linked to exchange rates - Non deliverable forward (paying the difference between the agreed price and the settlement date price).
Objectives	A product is a complex derivative investment product, the value of which varies depending on changes of currency rates on the market to which the particular product is linked to. When entering into a transaction for the product, the parties undertake to buy or sell the currency on an agreed day in the future at the predetermined rate. The transaction regarding the product must be concluded regardless of the exchange rate at that time on the market. Using this product, you can hedge your assets, income, liabilities and / or foreign currency expenses against currency risks, as well as attempt to earn from the anticipated change of the exchange rate, but transactions of this kind are very risky and the Client risks losing more than invested in the transaction. AB Artea bankas may request to provide an acceptable collateral to AB Artea bankas before the conclusion and / or AFTER conclusion of a transaction as well as to provide an additional collateral during the life of the product, if the unrealized losses of the Client from the product would approach the value of the collateral provided or if AB Artea bankas would reasonably suppose that the Client's settlement risk is increasing.
Intended retail investor	The product may be intended for Clients who are able to assume a significant risk of loss of capital expecting a higher return. A product may be part of a portfolio of financial assets by means of which the portfolio currency risk is hedged. Also, for Clients with assets, income, liabilities or expenses in currency other than basic income who seek to protect themselves against currency fluctuations in advance. The transaction regarding the product can be concluded for a minimum period of 3 business days and a maximum of 6 months. The Client must conclude a derivative financial instrument agreement with AB Artea bankas in order to enter into a transaction for the product. AB Artea bankas can unilaterally terminate the transaction concluded for the product only if the Client fails to properly perform and / or fails to perform obligations assumed under the derivative financial instrument agreement and / or under a transaction concluded for the product.

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

Risk indicator



This risk indicator will help you to compare the product risk level with other products. The level of risk indicates the likelihood of a loss due to changes in the market or the fact that we will not be able to settle with You. We assigned this product to 7 of the 7 risk categories, which is the highest risk category. This means that potential loss from the product can be very high and exceed Your original investment. However, it is unlikely that poor market conditions will affect our ability to pay You. This product does not provide any protection against future market performance result, therefore You may lose some or total of your invested amount or losses can even exceed it. If we cannot pay You the amount which belongs to You, You can lose the total amount invested. In certain cases You may be required to make additional payments to cover product losses. The total loss can significantly exceed the amount of Your initial investment.

Performance scenarios

Performance scenarios results after entering into a 6 month buy 10000 euro for dollars transaction

Scenarios	Receivable (+) / payable (-) amount during the recommended holding period after all costs	
The stress scenario	*What can You receive back after deducting costs*	-917€
	*Average annual return **	-18%
Unfavourable scenario	*What can You receive back after deducting costs*	-801€
	*Average annual return **	-16%
Moderate scenario	*What can You receive back after deducting costs*	-108€
	*Average annual return **	-2%
Favourable scenario	*What can You receive back after deducting costs*	618€
	*Average annual return **	12%

This table shows the money you could get back or have to pay on the termination date, under different scenarios, assuming you have concluded a six-month buy 10 000 euro for dollars transaction. The scenarios shown illustrate how your investment could perform. You can compare them with other product scenarios. The stress scenario shows what you might get back or pay in extreme market circumstances, and it does not take into account a situation where we would not be able to pay you. The scenarios presented are estimates of future performance result based on historical data on how the value of the investment varies and is not a precise indicator. Amounts receivable will vary according to market performance result and investment (product) retention period. The figures given represent all the costs of the product itself. These figures do not take into account your personal tax situation, which may also affect how much you get back.

WHAT HAPPENS IF AB ARTEA BANKAS IS UNABLE TO PAY OUT?

If AB Artea bankas can not meet its financial obligations, the Client may lose all the invested amount. The product is not insured under insurance of liabilities to investors and deposits in accordance with the Law on Insurance of Deposits and Liabilities to Investors of the Republic of Lithuania and / or other indemnity instruments.

WHAT ARE THE EXPENSES

Reduction in Yield indicator shows what impact your total cost will have on the potential return of your investment. Total costs include one-off, ongoing and incidental costs.

The figures shown in this section represent the total costs of the product itself for the product validity period and are counted for the case of an average scenario. These include the cost of termination of the previous product. The figures are based on the assumption that you are entering into a non-deliverable forward transaction to buy 10,000 euros for dollars without paying notional amounts after 6 months (only for differences in rates) from the acquisition of the product. The figures given are estimates and may change in the future.

Investment scenario	Holding the product until maturity
Total costs	200 €
Reduction in Yield indicator (average annual %)	2 %

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.

This table shows the impact of costs on the product's annual performance results			
One-off costs	Acquisition costs	1% per annum	The impact of the cost you pay when purchasing a product. These costs are included in the transaction price. These are the highest possible costs, they may be lower.
	Closing costs	1% per annum	The impact of the cost you pay after the product maturity expires. These are the highest possible costs, they may be lower.
Ongoing costs		No	
Incidental costs		No	

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

Recommended product holding period: This product is designed to be held until its expiry date. The Client may unilaterally terminate the transaction for the product only if AB Artea bankas violates its liabilities under the concluded derivative Investment product agreement and / or liabilities assumed under the transaction for the product.

HOW TO SUBMIT A CLAIM?

If you have any claims and / or complaints related to the product, please contact AB Artea Bankas in the most acceptable and convenient way:
- call the Contact Centre by telephone +370 610 44 447;
- provide verbal or written claims in customer service points of AB Artea bankas;
- e-mail to the Contact Centre at info@artea.lt;
- fill in the form available on AB Artea bankas website www.artea.lt;
- write a letter and send it to Konstitucijos pr. 14A, 09308 Vilnius.

Further information on submission and processing of complaints is available on the website of AB Artea Bankas: https://www.artea.lt/lt/apie/info/klientu-pretenziju-nagrinejimas

OTHER IMPORTANT INFORMATION

This key information document does not provide all information on the product. For more information on the product and the conditions for entering the transaction for a product, please refer to the General terms and conditions of the derivative investment products available on the website of AB Artea bankas www.artea.lt.
The information provided in this document cannot be construed as a personal recommendation, order or invitation from AB Artea bankas to purchase of the product.