

Zurich Invest Certificate – Coupon 3

Three advantages at once: Safety buffer, guaranteed coupon and global diversification.

In the current environment, are you looking for an investment with a guaranteed coupon that also offers you security? With Zurich Invest Certificate – Coupon, you benefit from exposure to 15 successful global companies while being protected against price declines.



Your advantages at a glance:

- You benefit from international diversification through the «Global Top Fifteen Select Index»
- You receive a guaranteed coupon of 8.4 percent of your investment
- This allows you to benefit from conditional capital protection with a performance of up to minus 25 percent
- Your foreign currency risk is hedged, and you pay no custody fees
- Term of three years, you have the right to sell at market value at any time

What is important to you?

- You want an attractive investment with a reduced risk of loss.
- You would like to invest in global equities and receive a guaranteed coupon of 8.4 percent.
- You don't want to make any long-term commitments and want to remain flexible.

The ideal solution from Zurich Invest Ltd

You invest in a well-diversified global equity index. When the certificate expires, you receive the repayment of your deposit plus a guaranteed coupon. Simultaneously, you enjoy lower capital risk thanks to a sophisticated value protection mechanism. The certificate is ideal for achieving an attractive return – even in markets that are trending sideways.

Invest profitably

With your investment, you participate in the development of the «Global Top Fifteen Select Index», which is made up of 15 successful companies from Switzerland, Europe and the USA. This allows you to benefit from global diversification in companies that are leaders in their respective sectors.

A special advantage

Regardless of the performance of the «Global Top Fifteen Select Index», you will receive the guaranteed coupon of 8.4 percent of your investment at the end of the term. The certificate offers no participation in the performance of the index, which is above the guaranteed coupon of 8.4 percent.

Risks

If the issuer and the guarantor become insolvent, the value of the certificate is not protected, and a total loss of the invested capital may occur.

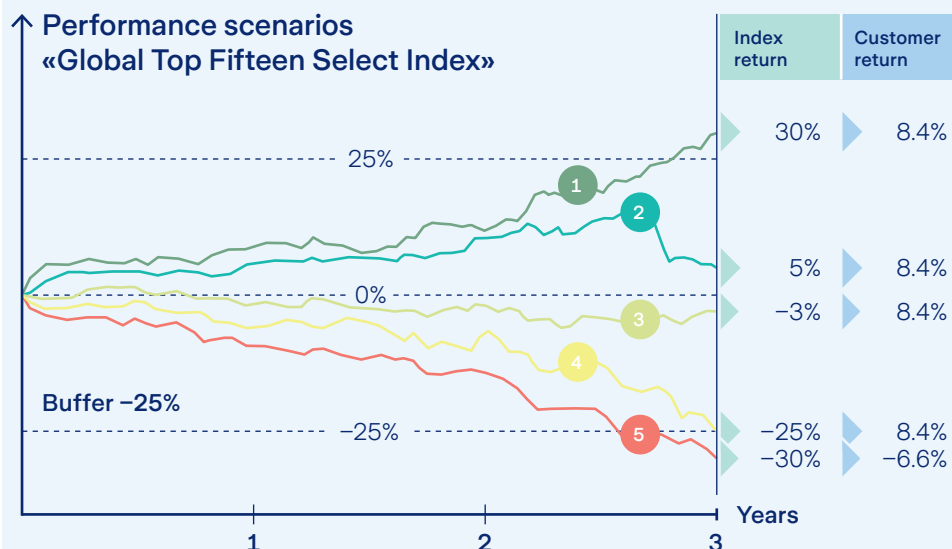
Global Top Fifteen Select Index

The «Global Top Fifteen Select Index» is equally weighted, with the weighting rebalanced on a quarterly basis.

Share	Sector	Region
Swiss Re	Insurance	CH
Zurich	Insurance	CH
Swiss Life	Insurance	CH
Novartis	Pharmaceuticals	CH
Roche	Pharmaceuticals	CH
DHL Group	Logistics	EU
ING Groep	Banks	EU
Allianz	Insurance	EU
BMW	Automobiles	EU
Enel	Energy	EU
Verizon	Telecom	US
Pfizer	Pharmaceuticals	US
Best Buy	Consumer goods	US
Bristol Myers Squibb	Pharmaceuticals	US
PepsiCo	Consumer goods	US

Sophisticated value protection mechanism

Your capital is fully protected up to a negative performance in the «Global Top Fifteen Select Index» of minus 25 percent («buffer»). This means that even in this situation, you will receive your entire deposit back at the end of the contract, plus the guaranteed coupon of 8.4 percent. Only if the loss of value exceeds 25 percent will something be deducted from your capital: Negative performance below the buffer of 25 percent is tripled and deducted from your capital. The coupon payment is not affected by this – it always takes place, even if the buffer is exceeded.



1. Example

The index gains 30 percent by the time the contract expires. You receive the maximum return of 8.4 percent.

2. Example

The index gains 5 percent by the time the contract expires. You receive the maximum return of 8.4 percent.

3. Example

The index loses 3 percent by the time the contract expires. Thanks to the fixed coupon, you will receive the maximum profit of 8.4 percent.

4. Example

The index loses 25 percent by the end of the term. Thanks to the «buffer», you are protected against loss and get 108.4 percent of your investment back. This corresponds to the investment at the beginning, plus the coupon of 8.4 percent.

5. Example

The index loses 30 percent by the end of the term and thus trades 5 percent below the buffer. The loss of 5 percent is tripled and the coupon of 8.4 percent is added on top. This means you get 93.4% of your investment back. The loss amounts to 6.6 percent.

Disclaimer: The figures shown in this example are for information purposes only. They are not an indication of future performance.

Would you like a consultation or more information?

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Miscellaneous notes

- The contract period is three years.
- You can get started with an investment of 10,000 Swiss francs or more.
- The certificate invests in an index consisting of international shares quoted in foreign currencies. The foreign currency risk is protected.
- The certificate offers no participation in the performance of the index, which is above the guaranteed coupon of 8.4 percent.
- The certificate is subject to income tax.
- The subscription period lasts until February 20, 2026 at the latest. As the subscription volume is limited, the offer may end earlier.
- The latest date for receipt of funds is March 2, 2026.
- On March 5, 2026, the «Global Top Fifteen Select Index» will be launched with a price of 1,000. The fixing is based on the daily closing prices of the 15 shares contained in the index.
- Early sale is possible at any time at the current market value of the certificate.
- The accrued interest on the coupon is included pro rata in the market value of the certificate.
- The issuer of the Zurich Invest Certificate is BNP Paribas Issuance B.V., Netherlands. The guarantor is BNP Paribas S.A., France.¹ In the event of insolvency of the issuer or guarantor, the value of the certificate is not protected.

¹ Rating issuer and guarantor: Standard & Poor's A+.