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

KBC IFIMA SA (LU) Autocallable on Solactive® Healthcare EUR Index AR (SOHEALD Index)

Manufacturer: KBC Bank NV
ISIN: LU3520593743
Contact: http://www.kbc.be, call +32 (0)78 152 153 for more information.
Competent Authority: Financial Services and Markets Authority (FSMA) is responsible for supervising KBC Bank NV in relation to this Key Information Document
Issuer: KBC IFIMA SA
KID Production Date: 22/09/2026

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

What is this product?

Type

This product is an unsecured structured debt instrument. "Unsecured" means that there is no guarantee (collateral) backing this product in case the borrower fails to pay. "Structured debt" means that the product is a package (composite) of a debt instrument (essentially, a loan from you to the borrower) and a derivative.

Term

This product has a maximum term of 5 years (the Recommended Holding Period) and will be redeemed on 13 November 2031 (the Maturity Date) unless early terminated (see 'Objectives' section below).

Objectives

The product is designed to provide the potential for capital growth and does not pay interest. What you will receive on the Maturity Date (the Final Redemption Amount) is not certain and will depend on the performance of the Solactive® Healthcare EUR Index AR (SOHEALD Index) (the Underlying). The product will end no later than on the Maturity Date unless early terminated on any of the Interim Observation Dates (which would result in the payment of the corresponding Interim Redemption Amount as shown in below table), which would constitute an Early Termination Event. The product has a face value (Issue Price) of EUR 1,000.
The Solactive® Healthcare EUR Index AR (SOHEALD Index) reinvests all net dividends paid by its constituents and applies a fixed deduction of 5% per annum. If the actual net dividends paid are lower than (or higher than) this deduction, the performance of the index will be reduced (increased) compared to an index where the dividends are not reinvested.

Early Termination Event

On any Interim Observation Date, if the Interim Reference Price is at or above the corresponding Interim Redemption Barrier, the product will be early terminated and you will receive the Interim Redemption Amount, equal to the sum of the Issue Price and the corresponding Interim Coupon times the Issue Price, according to the provisions as shown in below table.

Interim Observation Date	Interim Redemption Barrier	Interim Coupon	Interim Redemption Amount
06 November 2028	≥ 100% of Initial Reference Price	10.00%	EUR 1,100.00
06 November 2029	≥ 100% of Initial Reference Price	15.00%	EUR 1,150.00
06 November 2030	≥ 100% of Initial Reference Price	20.00%	EUR 1,200.00

Final Redemption

On the Maturity Date, provided no Early Termination Event occurred, you will receive a Final Redemption Amount according to following provisions:

- If the Final Reference Price of the Underlying is at or above the Final Barrier, you will receive 100% of the Issue Price plus the Final Coupon;
- Otherwise, you will receive 100% of the Issue Price

Final Fixing Date	Final Barrier	Final Redemption Amount
06 November 2031	≥ 100% of Initial Reference Price	EUR 1,250.00
	< 100% of Initial Reference Price	EUR 1,000.00

Final Coupon:	25.00% of the Issue Price
Initial Reference Price:	The official closing price of the Underlying on the Initial Fixing Date
Final Reference Price:	The official closing price of the Underlying on the Final Fixing Date
Interim Reference Price:	The official closing price of the Underlying on the Interim Observation Date
Initial Fixing Date:	06 November 2026
Final Fixing Date:	06 November 2031

Intended retail investor

The product is aimed at investors who:

- Have specific knowledge or experience of investing in similar products and in financial markets, and have the ability to understand the product and its risks and rewards.
- Seek a product offering capital growth and have an investment horizon in line with the recommended holding period stated below.
- Are able to bear a partial loss, or total loss of their investment and any potential return in case of default of the Issuer and / or Guarantor.
- Understand that the minimum reimbursement only applies at maturity and they could receive less than this amount if the product is sold beforehand.
- Are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

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 2 out of 7, which is a low risk class. 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.

You are entitled to receive back at least 100% of your capital (where "capital" means Issue Price and not invested amount). 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 the Maturity Date.
If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs 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. **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: Until the product is called or matures. This may be different in each scenario and is indicated in the table.
Example investment: EUR 10,000

Scenarios		If you exit after one year	If you exit at call or maturity
Minimum	There is no minimum guaranteed return if you exit before the Maturity Date. You could lose some or all of your investment.		
Stress Product ends after 5 year	**What you might get back after costs**	EUR 8,662.99	EUR 10,000.00
	Average return each year	-13.37%	0.00%
Unfavourable Product ends after 5 year	**What you might get back after costs**	EUR 9,577.05	EUR 10,000.00
	Average return each year	-4.23%	0.00%
Moderate Product ends after 2 year	**What you might get back after costs**	EUR 10,308.29	EUR 11,000.00
	Average return each year	3.08%	4.88%
Favourable Product ends after 3 year	**What you might get back after costs**	EUR 10,308.29	EUR 11,500.00
	Average return each year	3.08%	4.77%

The stress scenario shows what you might get back in extreme market circumstances.

What happens if KBC Bank NV is unable to pay out?

The repayment depends on the solvency of KBC IFIMA SA (the Issuer) and of KBC Bank NV (the Guarantor). The investor may lose part or all of his invested amount in case of bankruptcy or risk of bankruptcy of the Issuer or the Guarantor or in case of bail-in (dissolution). In the event of bankruptcy or risk of bankruptcy of KBC Bank Group (KBC Bank NV and its subsidiaries), the product may be fully or partially written down or converted into capital instruments (shares). Please be aware that this product is not covered by any investor compensation or guarantee 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 investment periods. The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here. We have assumed:

- EUR 10,000 is invested
- A performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date (06/11/2028)	If the product reaches maturity
Total costs	EUR 500.00	EUR 500.00
Annual cost impact (*)	2.50%	1.00 %

(*)This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 5.88% before costs and 4.88% after costs.

Composition of costs

One-Off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 5.00% of the amount you pay in when entering this investment. This includes distribution costs of up to 1.85% of the amount invested.	EUR 500.00
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	EUR 0.00
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0% of the value of your investment per year.	EUR 0.00
Transaction costs	0% of the value of your investment per year.	EUR 0.00
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0.00

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

Recommended holding period: 5 years

The recommended holding period corresponds to the product's maturity. However the duration of the product is not known in advance as it may be redeemed early. The objective of this product is to provide you with the redemption profile described under "What is this product?" above.

The manufacturer is under no obligation to make a secondary market in the product, but may repurchase the product prior to maturity on a case-by-case basis. In such circumstances, the price quoted will reflect a bid-ask spread and any costs associated with unwinding the hedging arrangements of the manufacturer in connection with the product. In addition, the person who sold you the product may charge you brokerage fees when you sell the product back to the manufacturer. If you cash in your investment before the Maturity Date, you could lose some or all of your investment.

The product terms provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the Issuer of the product may terminate the product early. These events are specified in the product terms and principally relate to the Underlying(s), the product and the Issuer of the product. The return (if any) you receive on such early termination is likely to be different from the scenarios described in this document and may be less than the amount you invested.

How can I complain?

Any complaint regarding the person advising on or selling the product can be submitted directly to that person. Any complaint regarding the product or the conduct of the product manufacturer can be submitted to KBC Complaint Management, Brusselsesteenweg 100 3000 Leuven - BELGIUM, Tel. +32 (0)16 43 25 94, klachten@kbc.be.The full complaints procedure can be found at www.kbc.be.

Other relevant information

Investors who wish detailed information on the risk factors and on the selling restrictions should carefully read the following documents: the current Base Prospectus (15 July 2026) and the Final Terms including Summary (19/10/2026). These documents are available at your bank branch and online at KBC IFIMA SA. The instruments issued under this Base Prospectus are governed by English Law.