

# Product and Risk Description

## Purpose

This document provides you with key information about this product. The information is intended to help you understand the nature, risks, costs, potential gains and losses of this product.

## Summary

|                                |   |
|--------------------------------|---|
| <b>Product name</b>            | Equity-linked Note Dividend             |
| <b>Issuer of this document</b> | Nordea Bank Abp (hereafter "Nordea")    |
| <b>Regulated by</b>            | Finnish Financial Supervisory Authority |
| <b>Produced</b>                | 27.04.24                                |

## What is this product?

### Description

The goal by investing in an Equity-linked Note Dividend (a Note) is to benefit from future dividend payments of a selected underlying, which can be a single company, a basket of companies or an index.

The return on the Note depends on the value of the underlying during the investment period. The Note can be constructed for both market views in relation to future dividends (too high, or too low).

### Intended investor

The product Equity-linked Note Dividend is aimed at professional clients and eligible counterparties, who are interested in capital growth. The Equity-linked Note Dividend is a product for informed investors and advanced investors.\*

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

When buying the Note, the loss is limited to the price of the Note. The Note's value changes if the market value of the underlying changes.

The market value of the Note is exposed to the price movements of the projected dividend, the market rate of interest, the time to maturity, and in case the underlying instrument is a basket, the correlation between the basket components.

Since the Note is a package of a bond, and a dividend swap, it is not possible to unambiguously state the effect of general market movements on the market value of the Note.

If the product's notional is denominated in a currency different from the denomination currency of the underlying instrument, the product is also subject to risk with regard to changes in the FX rate between those two currencies and the correlation between the FX rate and the performance of the underlying. This will, however, neither affect the market value at expiry nor the payout at maturity.

| Market Parameters | Equity-linked Note Dividend               |   |
|-------------------|---|---|
|                   | Influence on market value when increasing | Influence on market value when decreasing |
| Dividends         | +   | -   |

### What happens if Nordea Bank Abp is unable to pay out?

You are exposed to the risk that the issuer of this product or the counterparty (which may be Nordea), as applicable, might be unable to fulfil its obligations in respect of the product e.g. in the event of insolvency, an administrative order or bail-in. The product is not covered by any deposit protection scheme. Thus, you could lose the entire amount invested.

### What are the costs?

The total costs take into account one-off, on-going, transaction, ancillary and incidental costs.

They include potential early exit penalties. The figures assume you invest 100,000 EUR nominal. The figures are estimates and may change in the future.

The costs charge for the investment is dependent on the risks associated with the transaction and the term of the investment.

We may include additional costs and charges on a case by case basis. If so, Nordea will provide you with information about these costs and charges prior to the point of sale, and will explain the impact that these costs will have on your investment over time.

| Investment (based on above nominal)       | Cumulative Costs |
|---|------------------|
| Combined cost to buy and exit the product | 0                |
| % p.a. of nominal                         | 0                |

### Composition of costs on purchase of the product

\* Informed investors have average knowledge of relevant financial products and/or some financial industry experience. Advanced investors have good knowledge of relevant financial products and transactions, and/or financial industry experience or accompanied by professional investment advice or included in a discretionary portfolio service.

| Detailed Costs     | Description  | Amount<br>in EUR                                 | %  |
|--------------------|--|--|--|
| One-off costs      | All costs and charges relating to the handling of the financial instrument paid to product suppliers as an entry cost or exit cost.  | 0  | 0  |
| Ongoing costs      | All on-going costs and charges that are related to the management of the financial instrument and deducted from the value of the financial instrument during the holding period of the investment in the financial instrument. | 0  | 0  |
| Transaction costs  | All execution costs and charges associated with the buying or selling of the financial instrument performed by Nordea or another party.  | to be<br>disclosed<br>on<br>transaction<br>level | to be<br>disclosed<br>on<br>transaction<br>level |
| Ancillary services | Any other costs and charges tied to servicing the financial instrument during the holding period of the financial instrument – such as research commissions.   | 0  | 0  |
| Incidental costs   | Any costs and charges tied to events during the holding period of the financial instrument – such as performance fees.   | 0  | 0  |

## How to contact Nordea

If you need to get in contact with Nordea, you can either visit this website <https://www.nordea.fi/en/personal/get-help/tell-us-what-you-think-about-our-services.html> or write to us at Nordea Bank Abp, Satamaradankatu 5, FI-00020 NORDEA, Helsinki.