KEY INFORMATION DOCUMENT
FRACTIONAL RIGHTS RELATED TO ETF, ETC, ETN

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, risk, costs, potential gains and losses of this product and to help you compare it with other products. We recommend prior to making an investment decision reading this Key Information Document as well as the Key Information Documents (KIDs) published by the issuers of particular ETFs, ETCs, ETNs [LINK] All terms written with a capital letter and not defined directly in this document have the meaning given to them by the provisions of the Regulations for the provision of services for the execution of orders for the purchase or sale of property rights and securities, the maintenance of property rights accounts and cash accounts by XTB S.A. ("General Conditions") hereinafter referred to as the "Regulations for the provision of brokerage services.

PRODUCT

Name of the product: Fractional Rights related to ETFs, ETCs, ETNs hereinafter "Product".
Name of the PRIP manufacturer: XTB S.A. ul. Prosta 67, 00-838 Warsaw, Poland, hereinafter "XTB".
ISIN/UPI: Not applicable
Website: www.xtb.com
Additional information/telephone number : For more information please call : +48 22 2019550
For supervising XTB S.A. in relation to this key information document is: The Polish Financial Supervision Authority (KNF), ul. Piękna 20, 00-549 Warsaw, Poland.
Date of Key Information document: September 2026
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You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

TYPE

Fractional Rights related to ETFs, ETCs, ETNs constitute a Fiduciary Right to a fraction of an ETF, ETC, ETN listed on a Regulated Market. A Fiduciary Right to a fraction of an ETF, ETC, ETN unit means that a holder of Fractional Rights related to ETFs, ETCs, ETNs is entitled to economic rights proportionally to the acquired fraction of an ETF, ETC, ETN unit, in relation to third parties however XTB is entitled to (whole) ETF, ETC, ETN unit. Acquisition of Fractional Rights related to ETFs, ETCs, ETNs is not equal to acquisition of an ownership title of a fraction of an ETF, ETC, ETN unit. Whenever you hold Fractional Rights related to ETFs, ETCs, ETNs, XTB holds the corresponding ETF, ETC, ETN units, to fraction of which a Fiduciary Right is related to. Fractional Rights related to ETFs, ETCs, ETNs do not constitute a separate financial instrument from ETFs, ETCs, ETNs.

Transactions in Fractional Rights related to ETFs, ETCs, ETNs result in creation or expiration of a Client's Fiduciary Right to a fraction of an ETF, ETC, ETN unit. A fiduciary right to a fraction of an ETF, ETC, ETN unit expires once you sell a Fractional Rights related to ETFs, ETCs, ETNs or when you acquire such a number of Fractional Rights related to ETFs, ETCs, ETNs of a given ETF, ETC, ETN, that the sum exceeds a whole number of a relevant ETF, ETC, ETN units. When the sum of Fractional Rights related to units of a given ETF, ETC, ETN exceeds a whole number of ETF, ETC, ETN units you become an owner of such an ETF, ETC, ETN unit and it is going to be registered on your Investment Account. A fiduciary right to a fraction of an ETF, ETC, ETN is created when you acquire Fractional Rights related to ETFs, ETCs, ETNs or when you sell a fraction of an ETF, ETC, ETN unit while holding (whole) ETF, ETC, ETN unit on your Investment Account.

TERM

The Product does not have a recommended holding period and investor may terminate the investment in the Product at any time. Such a decision does not involve any extraordinary costs other than standard costs related to transactions.

OBJECTIVES AND MEASURES TO ACHIEVE THESE OBJECTIVES

Fractional Rights related to ETFs, ETCs, ETNs allow you to invest in ETFs, ETCs, ETNs while eliminating the barrier of a high ETF, ETC, ETN unit price. Rate of return from an investment in Fractional Rights related to ETFs, ETCs, ETNs reflects rate of return from an investment in (whole) ETF, ETC, ETN units – value of Fractional Rights related to ETFs , ETCs, ETNs is subject to changes corresponding to changes of a single (whole) ETF, ETC, ETN unit. Rate of return may also be affected by changes in currency exchange rates if an ETF , ETC, ETN to which Fractional Rights relate is traded in a different currency than the currency of your account. Maximum loss from an investment in Fractional Rights related to ETFs , ETCs, ETNs shall not exceed invested capital.

TARGET INDIVIDUAL INVESTOR

The Product is intended for an individual investor who understands risks associated with investing in ETFs , ETCs, ETNs and accepts possibility of bearing losses up to the amount invested.

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

RISK INDICATOR

The risk indicator assumes that you will hold the product for 1 year. If you cash in your investment at an early stage, the actual risks may vary significantly and the return may be lower. You may not be able to sell the product easily, or you may have to sell the product at a price that will significantly affect your return. The summary risk indicator is a guide to the level of risk of this Product compared to other products It shows you how likely you are to lose money in a Product due to market changes or because we are unable to pay you out.

We classified this Product as a medium-high risk class, taking a rating of 5 out of 7. This means that you can incur high losses on your investment. The value of Fractional Rights related to ETFs , ETCs, ETNs changes with the price of the ETF , ETC, ETN. Fractional Rights related to ETFs , ETCs, ETNs allow you to invest in ETFs , ETCs, ETNs from different sectors, for which factors such as financial results, the degree of indebtedness and other parameters may differ materially. If you invest in Fractional Rights related to ETFs , ETCs, ETNs listed in a currency other than your account currency, your return on investment will depend on changes in exchange rates. **Be aware of currency risk. You'll be receiving payments in a different currency, so the final refund you'll get depends on the exchange rate of the two currencies. These risks are not included in the indicator presented above.** Fractional Rights related to ETFs , ETCs, ETNs cannot be sold outside XTB, nor can they be transferred to an account in another financial institution. An investment in Fractional Rights related to ETFs , ETCs, ETNs includes exposure to XTB credit risk. Fractional Rights related to ETFs , ETCs, ETNs are held by XTB as entrusted property thus such investment includes higher risk of losing part of or whole capital invested compared to investment in ETFs , ETCs, ETNs. ETFs , ETCs, ETNs held fiduciarily by XTB are segregated from the assets belonging to XTB clients and from proprietary assets of XTB. Applicable regulations however do not guarantee the exclusion of Fractional Rights related to ETFs , ETCs, ETNs from the bankruptcy estate of XTB. This means that in the event of bankruptcy of XTB clients entitled from Fractional Rights related to ETFs , ETCs, ETNs are not to become owners of fractions of the corresponding ETFs , ETCs, ETNs held by XTB its own behalf. In such case holders of Fractional Rights related to ETFs , ETCs, ETNs shall have a claim against the bankruptcy estate of XTB on general terms.

PERFORMANCE SCENARIOS

The figures shown include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect the size of your return. **The ultimate value of your investment in this product depends on the future performance of the market. The future market situation is uncertain and it is not possible to predict exactly how it will develop. The scenarios shown, unfavourable, moderate and favourable, are illustrations using the worst, average and best outcome of the Product. The scenarios presented are illustrations based on past performance and certain assumptions. In the future, the markets may evolve in a very different way.** The stress scenario shows how much money you can get back in extreme market conditions. The scenarios presented here show what results your investment could produce. You can compare them to other Products. Buying this Product means that you believe the price of the underlying will rise. Your maximum loss would be the loss of all your invested funds. Currency conversion fees are not included in the calculations.

An increase of price of a single (whole) ETF, ETC, ETN unit affects value of Fractional Rights related to ETFs , ETCs, ETNs proportionally to a fraction held and affects the rate of return from investment in Fractional Rights related to ETFs , ETCs, ETNs. A drop in ETF, ETC, ETN unit price lowers, in proportion to the fraction of an ETF, ETC. ETN unit you hold, the value of your investment. Note that for Fractional Rights related to ETFs , ETCs, ETNs rate of return will correspond to investment in (whole) ETF, ETC, ETN units while nominal return will vary. Investment in Fractional Rights related to ETFs , ETCs, ETNs contains risk of bearing losses up to the invested funds. Before deciding to invest in Fractional Rights related to ETFs , ETCs, ETNs, you should be aware of how a change of an ETF, ETC, ETN unit price affects value of Fractional Rights related to ETFs , ETCs, ETNs. Detailed information on this subject can be found in the Regulations for the Provision of Brokerage Services and in the Order Execution Policy.

Recommended holding period: None
Example Investment: 100 EUR
Investor exits after 1 year.
Instrument: Fractional Rights related to an ETF, ETC, ETN listed on a regulated market in European Union.
Calculations of return for the below scenarios presents two variants – the first figure represents the return without commission, the second figure shows return after commission (commission on transactions is charged only after meeting certain criteria of monthly transaction value on shares, ETF, ETC, ETN and Fractional Rights).

SCENARIOS		**SXR8.DE**	
		Commission not included	Commission included
Stress	**Final value of investment after deduction of costs** Average annual rate of return	**65.68 EUR** -34.32%	**45.68 EUR** -54.32%
Unfavourable	**Final value of investment after deduction of costs** Average annual rate of return	**77.72 EUR** -22.28%	**57.72 EUR** -42.28%
Moderate	**Final value of investment after deduction of costs** Average annual rate of return	**94.74 EUR** -5.26%	**74.74 EUR** -25.26%
Favourable	**Final value of investment after deduction of costs** Average annual rate of return	**114.35 EUR** 14.35%	**94.35 EUR** -5.65%

Information on return terms for individual investors or built-in performance restrictions. There are no extraordinary costs involved in exiting an investment in the Product. The Product has no upper return spreads for the investor. **A statement that the tax rules of the individual investor's home Member State may affect the amount actually payable**. The tax rules of the individual investor's home Member State may affect the amount actually payable.

WHAT HAPPENS IF XTB IS UNABLE TO PAY OUT?

Investment in Fractional Rights related to ETFs, ETCs, ETNs is not protected under Central Securities Depository of Poland's (KDPW S.A.) compensation scheme. Fractional Rights related to ETFs, ETCs, ETNs do not constitute a separate financial instrument from ETF, ETC, ETN so as long as a Client does not acquire ETF, ETC, ETN unit, the investment will not be protected under the Compensation Scheme. In the event of bankruptcy of XTB holders of Fractional Rights related to ETFs, ETCs, ETNs should be entitled to a claim against the bankruptcy estate of XTB on general terms. The management fee charged by the issuer of the ETF, ETC, ETN unit is included in the net asset value of the ETF, ETC, ETN and, as a result, in the market price of the ETF, ETC, ETN unit.

WHAT ARE THE COSTS?

Costs over Time

The tables show the amounts that are taken from investments to cover different types of costs. These amounts depend on the investment amount and the holding period of the Product. The amounts shown are illustrations based on a sample investment amount and different investment periods.

We assumed that:

- invested amount is 100EUR
- investor exits after 1 year

Total cost

- total cost: 0-20 EUR
- impact of costs per year: 0%-20%

Costs presented in this section include two variants as commission on transactions is charged only after meeting certain criteria of monthly transaction value on OMI and Fractional Rights. Key Information Documents (KIDs) published by the issuers of particular ETFs, ETCs, ETNs [LINK] present ongoing costs such as management fees.

COMPOSITION OF COSTS

One-off costs at entry or exit	Impact of costs per year in the event of entry / exit from investment

Entry costs	Commission of 0.2% is charged for each transaction after reaching 100,000 EUR of turnover within a month. Minimum commission of 10 EUR is charged for each transaction after reaching 100,000 EUR of turnover within a month. Currency conversion fee of 0.5% is charged for currency in which shares that Fractional rights relate to are traded to account currency.	0 EUR 0%	10 EUR 10%
Exit costs	Commission of 0.2% is charged for each transaction after reaching 100,000 EUR of turnover within a month. Minimum commission of 10 EUR is charged for each transaction after reaching 100,000 EUR of turnover within a month. Currency conversion fee of 0.5% is charged for currency in which shares that Fractional rights relate to are traded to account currency.	0 EUR 0%	10 EUR 10%

ONGOING COSTS

Management fees and other administrative or operating costs	A list of ongoing costs, such as the management fee charged by ETF, ETC, ETN issuers, is indicated in the Key Information Documents (KIDs) published by the issuers of the individual ETFs, ETCs, ETNs [LINK]. The management fee is included in the net asset value of the ETF, ETC, ETN and, as a result, in the market price of the ETF, ETC, ETN unit. For an example investment, the management fee was €0.2 (0.2% p.a.).	0,2 EUR 0,2%

INCIDENTAL COSTS TAKEN UNDER SPECIFIC CONDITIONS

There are no incidental costs applicable.

HOW LONG SHOULD I HOLD THE PRODUCT AND CAN I TAKE MONEY OUT EARLIER?

The investor can terminate the investment in the Product at any time. Such a decision is not related to any extraordinary costs, other than standard cost of closing the position.

Recommended holding period: None

The investor determines the term of Product holding individually.

Deadline for withdrawing from the contract

Not applicable

Early disposal

The investor independently determines the period of Product possession. The Product does not have a specific holding period and closing the position does not result in extraordinary fees and penalties and does not change the risk profile of the Product. It is possible to close a position during Product trading hours.

Consequences of cashing in before the end of the investment period or the end of the recommended holding period.

The investor can end the investment at any time. Such a decision does not involve any extraordinary costs.

HOW CAN I COMPLAIN?

The investor can submit a complaint to XTB regarding the Product and services offered by XTB. Complaints regarding services provided by XTB can be lodged exclusively: (1) in person at the head office of XTB, (2) by telephone, calling: +48 22 273 99 50, (3) electronically, using the on-line form available in the investor's room and (4) by correspondence, using the dedicated form sent to the address of the seat of XTB. Detailed rules regarding review of complaints are specified in the Regulation for the Provision of Brokerage Services. Detailed information regarding the method and principles of lodging the complains are available in the Complaint Lodging Instructions published on: https://xas-new-cdn.xtb.com/file/0104/53/0eaa9e17-9d1a-41c2-b6ea-2fa0ef911c39/xtb-limited-cy-complaints-policy-april-2026.pdf

OTHER RELEVANT INFORMATION

All additional documents containing comprehensive information regarding the Product, including detailed information regarding fees and product features, are presented on the website (including sub-pages): https://xas-new-cdn.xtb.com/file/0104/53/4a6e13fc-4be0-40e2-a700-1f943fd1ca44/xtb-limited-cy-fees-and-commissions-table-april-2026.pdf