

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

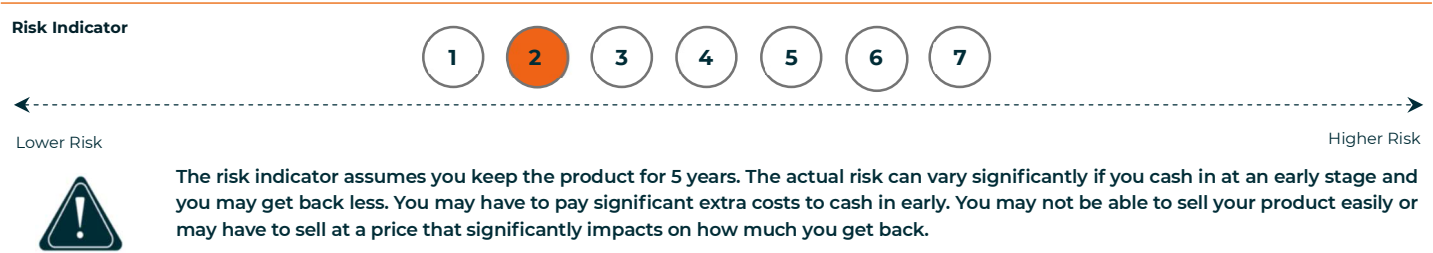
Name:	MONETARIO ETP
ISIN:	XS3373438483
Manufacturer:	Altarius ETI Public Limited Company (the Issuer)
Phone number:	+353 (0)1 961 9355
Website:	www.altariuseti.com
Last Revision Date:	10 th June 2026
The Public Offering is valid for a period of 12 months from the approval of the base prospectus dated 27 June 2025 by the Central Bank of Ireland, together with any supplements (the "Base Prospectus"), in accordance with section 8(11) of the Prospectus Regulations.	
The Central Bank of Ireland is responsible for supervising Altarius ETI Public Limited Company in relation to this Key Information Document.	

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

What is the product?

Type:	Securities traded on the Frankfurt Stock Exchange (Xetra) and collateralized ("Exchange Traded Product"), without prejudice to the possibility of being traded on other markets.
Objectives:	The investment objective of the Monetary ETP is to provide investors with conservative exposure to a diversified portfolio of money market instruments and short-duration fixed income securities, primarily denominated in euros, with the aim of preserving capital, maintaining high liquidity, and generating returns aligned with prevailing conditions in the EUR money market. The strategy will be implemented through a portfolio constructed with a staggered maturity profile, investing in eligible assets such as Treasury bills, corporate commercial paper, bank deposits, short-duration government or corporate bonds, money market ETFs and, on a residual basis, capital-protected structures. The portfolio will maintain a prudent profile, with no leverage, duration control, diversification by issuer and instrument, active liquidity management, and continuous monitoring of credit risk and interest rate risk. Expected returns will be referenced to the performance of the euro money market, using the ESTR3MA Index as a reference, without implying exact replication of the index. Management will seek to approximate that benchmark within an investment framework focused on stability, liquidity, credit quality, and a low level of volatility.
Intended Investor:	This product is a complex product and is only intended for informed investors who (i) can bear loss of capital, are not seeking to preserve capital and are not looking for a capital guarantee; (ii) have specific knowledge of and experience investing in similar exchange traded or structured products and in financial markets; (iii) seek a product offering exposure to the relevant Reference Assets and have an investment horizon in line with the recommended holding period stated below; and (iv) are aware that the value of the product can change significantly due to the volatility of the Reference Assets and, where applicable, leverage, and as a result have sufficient time to actively monitor and manage the investment.
Insurance Benefits:	This product does not offer insurance benefits.
Term:	This product has the maturity date specified in the Final Terms. The product may be subject to early redemption in certain circumstances as set out in the Base Prospectus and the Final Terms.

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



Narrative Explanations

- 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 risk class 2 on a scale of 7, where 2 indicates a low risk. This assessment rates the likelihood of losses in future returns as low and the probability that adverse market conditions will affect our ability to pay you as unlikely.
- **Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**
- This product does not include any protection from future market performance so you could lose some or all of your investment.
- If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: 10,000.00 EUR Recommended holding period: 5 years			
Scenarios		1 Year	5 Years (Recommended holding period)
Stress Scenario	What you might get back after costs Average return each year	EUR 9,245.11 -7.55%	EUR 8,650.76 -2.70%
Unfavourable Scenario	What you might get back after costs Average return each year	EUR 9,245.11 -7.55%	EUR 8,650.76 -2.70%
Moderate Scenario	What you might get back after costs Average return each year	EUR 10,252.70 2.53%	EUR 9,944.09 -0.11%
Favourable Scenario	What you might get back after costs Average return each year	EUR 11,222.17 12.22%	EUR 13,680.52 7.36%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest 10,000.00 EUR. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before the end of the recommended holding period/maturity. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so. The figures shown include all the costs of the product itself, but may not include all the costs that 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. Buying this product holds that you think the underlying price will increase.

What happens if Altarius ETI AG is unable to pay out?

This product is not protected by the Irish Deposit Guarantee Scheme or by any other investor compensation or guarantee scheme. If we fail to make a payment when due, the trustee (Apex Corporate Trustees (UK) Limited) may enforce the security over the Collateral Assets. Once the trustee has enforced the security, it may sell the Collateral Assets and use the proceeds from such sale to pay the amounts owed in respect of the ETP Securities. The proceeds of such sale may not be sufficient to cover all amounts owed to you under the ETP Securities, and you could lose part or all of your investment.

What are the costs?

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 should show you the impact that all costs will have on your investment over time.

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 and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and an investment period similar to the recommended holding period. We have assumed: (a) that the product performs as shown in the moderate scenario, and (b) that an amount of 10,000.00 EUR is invested.

Investment: 10,000.00 EUR		
Scenarios	If you cash in after 1 year	If you cash in after 5 Years (Recommended holding period)
Total Costs	EUR 125.00	EUR 670.34
Impact on return (RIY) per year	1.25%	6.30%

Composition of Costs

This table shows the impact on return per year			
One-off costs	Entry costs ^(a)	0.00%	The impact of the costs you pay when entering your investment of the costs are already included in the price. We do not charge an entry fee for this product, but the person selling you the product may do so.
	Exit costs ^(a)	0.00%	The impact of the costs of exiting your investment. We do not charge an entry fee for this product, but the person selling you the product may do so.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs ^(b)	1.25%	The impact of the costs that we take each year for managing your investments and the costs.
Incidental costs	Performance Fee	5.00%	The impact of the performance fee on the excess return generated relative to the benchmark index, the ESTR3MA Index. We deduct fees from your investment if the product generates a profit.
	Carried interests	0.00%	The impact of carried interest on the underlying investment.

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

Recommended holding period: **5 years**

The recommended holding period has been estimated taking into account the underlying investment strategy and the period that is expected for the strategy to possibly reach its objectives. Any investment should be considered based on your specific investment needs and risk appetite. Given that the underlying's price is volatile, investors should monitor the value of the product constantly as sudden changes in value might be frequent and abrupt. Investors are able to sell the product on any trading day via the exchange in which the product is listed other than in cases of unusual market activity or in case of technical disruptions.

How can I complain?

If an investor has any complaint regarding the product or any person or entity advising on or selling the product, such complaint may be addressed to Altarius ETI Public Limited Company at **complaints@altariuseti.com**. Complaints must be submitted by email only. A designated person will handle the complaint and contact the investor accordingly. Altarius ETI Public Limited Company will process the request and inform the investor as soon as possible.

Other relevant information

- Investors who purchase the product on the secondary market conclude trades directly with a participating broker or via an exchange and therefore additional costs may apply. The trading costs are publicly available on the stock exchanges on which the product is listed or can be requested from online brokers. One-off costs above are estimates of these trading costs. You can find out the actual costs from your broker, financial advisor, or sales company.
- Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.
- Updated and additional documents on the product, in particular the prospectus, the final terms, supplements and financial statements are published on the company website <https://www.altariuseti.com> in accordance with the relevant legal provisions.
- It is recommended that you read these documents for more information, particularly on the structure of the product and the risks associated with investing in the product.