

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

Name of product	FX Inverse Forward Extra
Name of PRIIP manufacturer	ABN AMRO Bank N.V. (the "Bank")
Website for PRIIP manufacturer	www.abnamro.nl/nl/zakelijk/producten/internationale-betalingen-valutamanagement/kid.html
Call	+31 20 629 8980 (Wealth Management Treasury Sales) for more information
Name of competent authority	Dutch Authority for the Financial Markets is responsible for supervising ABN AMRO in relation to this Key Information Document.
Date of production of the KID	23 April 2024

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

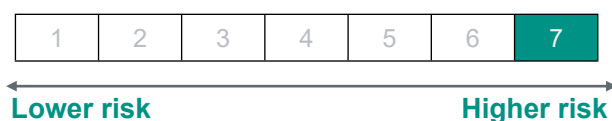
What is this product?

Type	Over-the-counter (OTC) derivative. An OTC derivative is a bilateral agreement between you and ABN AMRO, whereby commitments depend on the performance of an underlying asset (foreign exchange rate). An OTC derivative is not tradable on a regulated exchange.
Term	The product's expiration date is agreed on when entering into the FX Inverse Forward Extra transaction, whereby your intention is to hold the product until its end date.
Objectives	<p>When entering into a forward exchange transaction, you agree on an exchange rate (the 'forward rate') with the bank at which you will buy or sell a certain foreign currency on a certain date in the future. This gives you prior assurances about the result of your currency transaction. With an FX Inverse Forward Extra, you agree with the bank on an exchange rate ('protected rate') at which you may buy or sell a certain currency on a certain date. The 'Extra' part of this particular product is that you are free (to a certain extent, i.e. the agreed 'limit rate') to buy or sell currency at the spot rate if the exchange rate has developed in the opposite direction to what is desirable for your foreign exchange position. Note: the protected rate for an FX Inverse Forward Extra is less favourable than the forward rate of a standard forward exchange transaction with the same features. If the spot rate on the date agreed for your foreign exchange position is more favourable than the protected rate, you will buy or sell the currency at the protected rate. If the spot rate on the agreed date lies between your protected rate and the limit rate, you may buy or sell twice the agreed amount at the protected rate on the expiration date. Please note! You can sell or buy the extra amount at the spot rate, thus improving on the initial protected rate and preventing an over-hedge. If the spot rate is equal to the limit rate or exceeds it during the term, there will be no additional benefit to the FX Inverse Forward Extra and you will be under an obligation to buy or sell the currency at the protected rate. With a European-style FX Inverse Forward Extra, ABN AMRO only looks at whether the limit rate has been reached or exceeded on the expiration date. You can also agree for the bank to check if the limit rate is reached or exceeded during a certain time window. This variant of the product is called the FX Window Inverse Forward Extra. The FX Inverse Forward Extra is made up of three foreign exchange options:</p> <ol style="list-style-type: none"> 1. a foreign exchange option you purchase from the bank that entitles you to buy or sell the currency at the protected rate; 2. a foreign exchange option you sell to the bank and that commits you to buying or selling the currency at the protected rate; 3. a foreign exchange option with a limit rate that you buy from the bank. This foreign exchange option will expire prematurely on the expiration date or during the time window as soon as the limit rate is reached or exceeded. <p>The protected rate and limit rate for an FX Inverse Forward Extra are set in such a way that you do not pay or receive any premium. The FX Inverse Forward Extra can be used as a hedge against currency risk or for investment purposes.</p> <p>This document uses details that are intended for example purposes only. The calculations are based on an investment (nominal amount) or underlying value of EUR 10,000.00, a GBP/USD currency pair and a term of 1 month. These details may be different from the ones you have actually agreed on with ABN AMRO.</p>
Intended retail investor	This product is intended for retail investors who wish to hedge their foreign exchange rate risk or would like to use this product for investment purposes. This product is suitable for retail investors that have sufficient knowledge and experience about this product, the performance and risks associated with it. To make sure you understand the performance and risks associated with this product, please consult the information provided in the relevant product information document. This product is intended for retail investors that are willing and able to bear losses greater than their investment, and accept the credit risk of the issuer and have a minimum investment horizon consistent with the

maturity date of the product.

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

Risk Indicator



The risk indicator assumes you keep the product for 1 month. **You may not be able to cash in early. You may have to pay significant extra costs to cash in early.**

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 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions could impact the capacity of ABN AMRO to pay you. **Be aware of currency risk. You will receive payments in a different currency, so the final return you will get will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** For legal reasons, no account is taken here of whether you actually need or will receive foreign currency. This product does not include any protection from future market performance so you could incur significant losses. If ABN AMRO is not able to pay you what is owed, you could incur significant losses.

Performance Scenarios

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: Example nominal amount(*):		1 month EUR 10,000 If you terminate after 1 month
Scenarios		
Minimum	There is no minimum guaranteed return. You could lose all of your investment.	
Stress	What you might get back or pay after costs	EUR -1,497.00
	Average return	-14.97%
Unfavourable	What you might get back or pay after costs	EUR -469.00
	Average return	-4.69%
Moderate	What you might get back or pay after costs	EUR -133.00
	Average return	-1.33%
Favourable	What you might get back or pay after costs	EUR 332.00
	Average return	3.32%

The scenarios shown illustrate how your investment could perform. 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 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. The stress scenario shows what you might get back in extreme market circumstances. This product cannot be easily cashed in. If you terminate the product earlier than the recommended holding period, you will have to pay extra costs.

(*) The calculation is based on the notional of the contract (in this example EUR 10,000).

What happens if ABN AMRO is unable to pay out?

This product is not covered by any guarantee scheme. This means that in case the PRIIPs manufacturer is unable to pay out, due to bankruptcy or an administrative measure of the competent authority, you could incur a significant loss.

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 product.

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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- You would get back the amount that you invested (0 % annual return).
- EUR 10,000 is invested

	If you terminate after 1 month
Total costs	EUR 100.00
Cost impact (*)	1.00%

(*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

(*) This illustrates costs in relation to the notional value of the PRIIP.

Composition of costs

One-off costs upon entry or exit		If you terminate after 1 month
Entry costs	1% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	EUR 100.00
Exit costs	We do not charge an exit fee for this product.	EUR 0.00
Ongoing costs		
Management fees and other administrative or operating costs	The impact of the costs that we take for managing your investments.	EUR 0.00
Transaction costs	We do not charge transaction costs for this product.	EUR 0.00
Incidental costs taken under specific conditions		
Performance fees and carried interest	We do not charge performance fees for this product.	EUR 0.00

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

The recommended holding period is the same as the term of the product.

If you decide before the agreed date not to use your FX Inverse Forward Extra, you can offset the FX Inverse Forward Extra. In that case, ABN AMRO will settle with you at the market value. The market value is affected by the difference between the agreed rates and the spot rate, the remaining term, and the volatility of the currency pair. There are two possible outcomes:

- The FX Inverse Forward Extra has a positive market value. You receive an amount from the Bank.
- The FX Inverse Forward Extra has a negative market value. You pay an amount to the Bank.

Offsetting your FX Inverse Forward Extra can, therefore, be profitable, but could also lead to a substantial loss.

When the opposite transaction is performed as described above, this will effectively be a new product for which fees are charged (see the 'What are the costs?' section above).

How can I complain?

If you are not satisfied with a service we provide, you can either contact our consultants or contact ABN AMRO by telephone 24 hours a day, 7 days a week on 0800 - 024 0712 (free of charge) or, if you are calling from abroad, on +31 10 241 1723. You can also go to our website: www.abnamro.nl/nl/zakelijk/service-contact.html or send an e-mail to klachten.abnamro@nl.abnamro.com. If you are not satisfied with the response, you can write to ABN AMRO Bank N.V., Klachtenmanagement (HQ 1125), P.O. Box 283, 1000 EA Amsterdam.

Other relevant information

Before entering into any transactions, you are recommended to consult the Product Information Document: "Product Information for Foreign Exchange Management". You can request this from your contact or find it on www.abnamro.nl.

The amounts and other details in this document are used for the purposes of illustration. These details will probably not be the same as in your agreement with ABN AMRO. We recommend that you consider all the information provided to you by ABN AMRO before taking a decision. Please address any questions or comments to your ABN AMRO contact.