

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	Interest Rate Cap
Name of PRIIP manufacturer	ABN AMRO Bank N.V. ("ABN AMRO")
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	05 May 2025

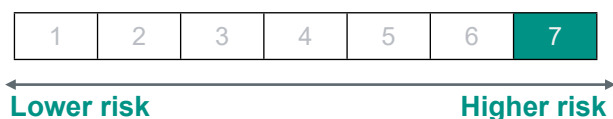
You are about to purchase a product that is not simple and may be difficult to understand.

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 (interest rate). An OTC derivative is not tradable on a regulated exchange.
Term	The maturity date of the product, i.e. the date until which the Interest Rate Cap contract will, in principle, be effective, will be agreed upon when entering into the Interest Rate Cap contract. ABN AMRO may unilaterally terminate the Interest Rate Cap transaction in certain circumstances. The Interest Rate Cap transaction will terminate automatically in the event that you have requested or been granted debt restructuring or a moratorium of payments, are declared bankrupt, reached agreement outside of bankruptcy with your creditors or have accepted a composition with your creditors by surrender of property.
Objectives	<p>The purchase of an Interest Rate Cap contract is intended to limit the risk of rising interest expenses or to benefit from a rising reference rate.</p> <p>An Interest Rate Cap is an option contract between two parties: the buyer and the seller. By paying a one-off premium to the seller upfront, the buyer obtains a guaranteed maximum interest rate from the seller during a pre-agreed series of interest periods.</p> <p>Two business days before the start of each interest period, the agreed contract rate ('Cap Strike') will be compared with a reference rate (e.g. Euribor) applicable at that time. Two situations can arise:</p> <ul style="list-style-type: none"> • If the reference rate is lower than the contract rate, there is no settlement. The buyer of the Interest Rate Cap can profit from favourable interest rate movements. • If the reference rate is higher than the contract rate, the seller of the Interest Rate Cap will pay the difference between the two rates to the buyer at the end of the interest period in question. <p>The buyer of an Interest Rate Cap obtains protection against unfavourable interest rate movements. The Interest Rate Cap protects against the risk of interest rates exceeding a predetermined level.</p> <p>The Interest Rate Cap can be used for hedging or investment purposes.</p> <p>The figures and other details in this document are for illustration purposes only. The calculations assume an investment of EUR 10,000.00 and a notional amount of EUR 181,502.59 and a term of 5 years. These details will probably not be the same as in your agreement with ABN AMRO.</p>
Intended retail investor	This product is not designed to be marketed to a specific type of investor or to fulfil a specific investment objective or investment strategy. The product is suitable for retail investors who 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 who are willing and able to bear losses equal to the option premium, 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 5 years. **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 will likely impact the capacity of ABN AMRO to pay you. 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 lose some or all of your investment. If ABN AMRO is not able to pay you what is owed, you could lose your entire investment.

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 investment:		5 years EUR 10,000 If you terminate after 1 year	If you terminate after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose all of your investment.		
Stress	What you might get back after costs	EUR 302.00	EUR 302.00
	Average return each year	-96.98%	-50.41%
Unfavourable	What you might get back after costs	EUR 12,397.00	EUR 5,193.00
	Average return each year	23.97%	-12.30%
Moderate	What you might get back after costs	EUR 24,797.00	EUR 23,027.00
	Average return each year	147.97%	18.19%
Favourable	What you might get back after costs	EUR 43,467.00	EUR 52,078.00
	Average return each year	334.67%	39.18%

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.

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

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested

	If you terminate after 5 years
Total costs	EUR 2,336.00
Annual cost impact (*)	9.97% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 35.18% before costs and 25.22% after costs.

Composition of costs

One-off costs upon entry or exit		If you terminate after 1 year
Entry costs	1.05% of the notional amount when entering this investment. These costs are already included in the price you pay.	EUR 2,336.00
Exit costs	We do not charge an exit fee for this product.	EUR 0.00
Ongoing costs taken each year		
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 want to end the Interest Rate Cap before its maturity date you can simply stop it. The bank then settles the market value of the Interest Rate Cap with you. The market value of the Interest Rate Cap depends on the remaining term, the principal, the current and forecast reference interest rate and the volatility of the market. There are two possible situations in this case:

- The Interest Rate Cap has a positive market value, in which case you receive the market value from ABN AMRO.
- The Interest Rate Cap has no market value, in which case you receive nothing.

How can I complain?

If you are not satisfied with a service we provide you can contact our consultants. Alternatively, you can call ABN AMRO on 0800 024 0712 (local rates apply when calling from the Netherlands) or, if you are calling from abroad, on +31 10 241 1723. Staff are available to take your call Monday till Friday from 8.00 a.m. till 9.00 p.m. C.E.T. and on Saturday from 9.00 a.m. till 5.30 p.m. C.E.T.. You can also go to our website: www.abnamro.nl/nl/zakelijk/service-contact.html or send an email to klachten.abnamro@nl.abnamro.com. If you are not satisfied with the response you can write to us at: ABN AMRO Bank N.V., Klachtenmanagement (HQ 1125), P.O. Box 283, 1000 EA Amsterdam.

Other relevant information

Before entering into any transactions, it is recommended that you consult the Product Information Document: 'Product Informatie rentemanagement'. You can request this brochure from your contact at ABN AMRO Bank. The figures and other details in this current document are for illustration purposes only. 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.