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 Forward
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	01 August 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 (foreign exchange rate). An OTC derivative is not tradable on a regulated exchange.
Term	The maturity date (expiration date) of the product will be agreed upon when entering into the Forward contract, with the intention of holding the Forward until the maturity date.
Objectives	With an FX Forward transaction ("Forward") you agree with the Bank the rate at which you will buy or sell a certain currency on a particular date (the "forward rate"). This gives you certainty in advance on the rate of your foreign exchange transaction. A Forward transaction is a simple way to hedge foreign exchange risk. With a Forward transaction you are entering into an obligation. On the agreed date you must buy or sell the agreed amount of foreign currency at the agreed exchange rate. The agreed exchange rate of the Forward contract can be less favourable than the spot rate on the maturity date. The Forward can be used for hedging or investment purposes. The amounts and other details in this document are used for indicative purposes. The calculations assume a nominal amount of EUR 10,000.00, EUR/USD as the currency pair and a term of 6 months. These details probably differ from the ones in your agreement with ABN AMRO. The example is for illustrative purposes only.
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 of and experience with this product, its performance and the risks associated with it. To make sure you understand the performance of 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

1	2	3	4	5	6	**7**

Lower risk ← → **Higher risk**

The risk indicator assumes you keep the product for 6 months. **You may not be able to end your product easily or you may have to end at a price that significantly impacts on how much you get back.**

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(*):** **Scenarios**		6 months EUR 10,000 If you terminate after 6 months
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 -3,399.00**
	Average return	-33.99%
Unfavourable	**What you might get back or pay after costs**	**EUR -924.00**
	Average return	-9.24%
Moderate	**What you might get back or pay after costs**	**EUR -207.00**
	Average return	-2.07%
Favourable	**What you might get back or pay after costs**	**EUR 477.00**
	Average return	4.77%

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 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:

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

	If you terminate after 6 months
Total costs	EUR 75.00
Cost impact (*)	0.75%

(*) 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 6 months
Entry costs	0.75% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	EUR 75.00
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.

You cannot terminate the contract before its expiry date. What you can do, however, is to arrange a Forward transaction in the opposite direction (unwinding of the transaction). In other words, a transaction for the same amounts and currencies, but in the opposite direction and at the market rate applying at the time. That exchange rate will also include a fee for the Bank.

- The Bank will execute the opposite transaction at the new rate.
- The difference between the rates applied in the original transaction and the new transaction is for your account. That may be advantageous for you (if the exchange rate on the second transaction is more favourable), but it may also be disadvantageous and cost you money.

When you unwind the Forward transaction as set out above, you will be entering into a new product and this may include costs (see the section "What are the costs?).

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 email 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.