

# 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

**Product name:** C1810GRTIN

**ISIN:** SE0011787944

**Name of PRIIP manufacturer:** Skandinaviska Enskilda Banken AB (publ)

Call +46 771 62 10 00 for more information or visit [www.sebgroup.com](http://www.sebgroup.com)

**Regulated by:** Finansinspektionen, Box 7821, 103 97 Stockholm

**Produced:** 24 February 2021

## What is this product?

**Type** Certificate 1

### Objectives

**Underlying asset(s):** Neste Oyj (EUR), Vestas Wind Systems A/S (DKK), Orsted A/S (DKK), UPM-Kymmene OYJ (EUR), Nibe Industrier AB (SEK), Holmen AB (SEK), Borregaard ASA (NOK), Tomra Systems ASA (NOK), Scatec Solar ASA (NOK)

- The objective is to invest in a certificate that will follow the underlying asset.
- The return of the investment depends on the performance of the underlying asset. The price of the certificate will be adjusted for dividends in the underlying asset.
- The price of the certificate follows the performance of the underlying asset, meaning that the price of the certificate increases when the price of the underlying asset increases, and decreases when the price of the underlying asset decreases.

Currency SEK

Type Long

Currency exposure Yes

Issue date 22/10/2018

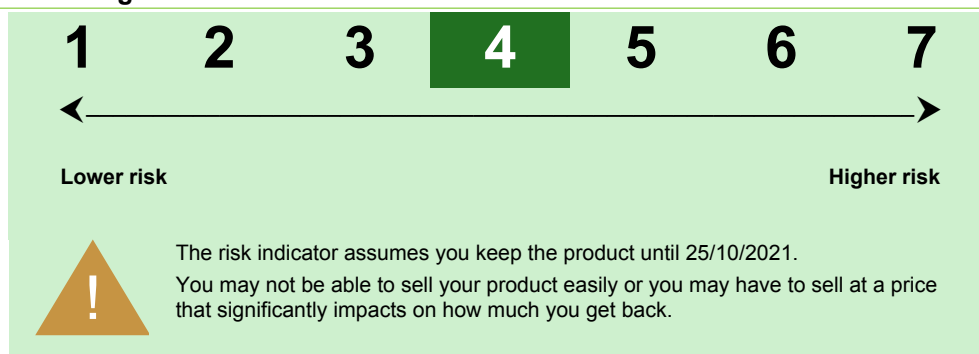
This product has a latest due date on 25/10/2021, provided that no early redemption has occurred.

### Intended Retail Investor

The product C1810GRTIN is aimed at retail clients, who are interested in capital growth. The C1810GRTIN is a product for basic investors with basic knowledge and/or experience with financial products. The investor is able to bear losses (up to the total loss of the investment amount) and puts no emphasis on capital protection. On a scale of risk ranging from 1 (security-oriented; very low to low return) to 7 (very high risk tolerance; highest return) the product C1810GRTIN falls in risk category 4.

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

### Risk indicator



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 4 out of 7, which is a medium risk class.

**Be aware of currency risk.** You will receive payments in a different currency than the underlying asset, 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

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns.

Investment 100,000 SEK		25/10/2021
Scenarios		(Recommended holding period)
Stress scenario	What you might get back after costs	SEK 33,307
	Average return each year	-66.69 %
Unfavourable scenario	What you might get back after costs	SEK 96,072
	Average return each year	-3.93 %
Moderate scenario	What you might get back after costs	SEK 118,492
	Average return each year	18.49 %
Favourable scenario	What you might get back after costs	SEK 145,672
	Average return each year	45.67 %

This table shows the money you could get back until 25/10/2021, under different scenarios, assuming that you invest 100,000 SEK.

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.

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.

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 calculation is based on the notional of the contract (in this example 100,000 SEK).

### What happens if SEB is unable to pay out?

You are exposed to the risk that the issuer might be unable to fulfil its obligations in respect of the product, e.g. in the event of insolvency or an administrative order. The product is not covered by any deposit protection scheme. Thus, a total loss of your capital invested is possible.

### What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for the recommended holding period. They include potential early exit penalties. The figures assume you invest 100,000 SEK. The figures are estimates and may change in the future.

#### Costs over time

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

Investment 100,000 SEK	If you cash in at the recommended holding period
Total costs	SEK 1,106
Impact on return (RIY) per year	1.25 %

#### Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

#### This table shows the impact on return per year

One-off costs	Entry costs	0.85 %	The impact of the costs already included in the price.
	Exit costs	0.00 %	The impact of the costs of exiting your investment when it matures.
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	0.39 %	The impact of the costs that we take each year for managing your investments.

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

#### Recommended holding period: until 25/10/2021

The actual holding period can vary due to favourable/unfavourable market conditions and the leverage of your product. This product is designed for staying invested until maturity date.

This product can be sold at any point in time when SEB quotes bid and, if possible, offer prices on the given stock exchange or via Skandinaviska Enskilda Banken AB (publ). Even if this product is liquid, the price might have a significant impact how much you get back when you sell it.

### **How can I complain?**

Any complaints about the products or about the conduct of SEB or the person advising on, or selling, the product can be submitted on the following website <https://seb.se/kundservice/kundservice-privat/om-nagot-blivit-fel/klagomal> or be addressed in writing to: Kundrelationer, Bankärenden, SE-106 40 Stockholm.

### **Other relevant information**

The binding legal basis for this product is only the information presented in the final terms and the base prospectus including its official supplements. To obtain full information on this product, in particular about the product characteristics and the risks associated with this investment, the final terms and, where appropriate, the base prospectus and its official appendices should be read. All documents can be requested from SEB and are also available on the website [www.sebgroup.com](http://www.sebgroup.com).