

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: One Touch

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

Website for PRIIP manufacturer: www.sebgroup.com

Call +46 771 62 10 00 for more information

Name of Competent Authority: Finansinspektionen is responsible for supervising Skandinaviska Enskilda Banken AB (publ) in relation to this Key Information Document

Produced: 15 July 2025

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

What is this product?

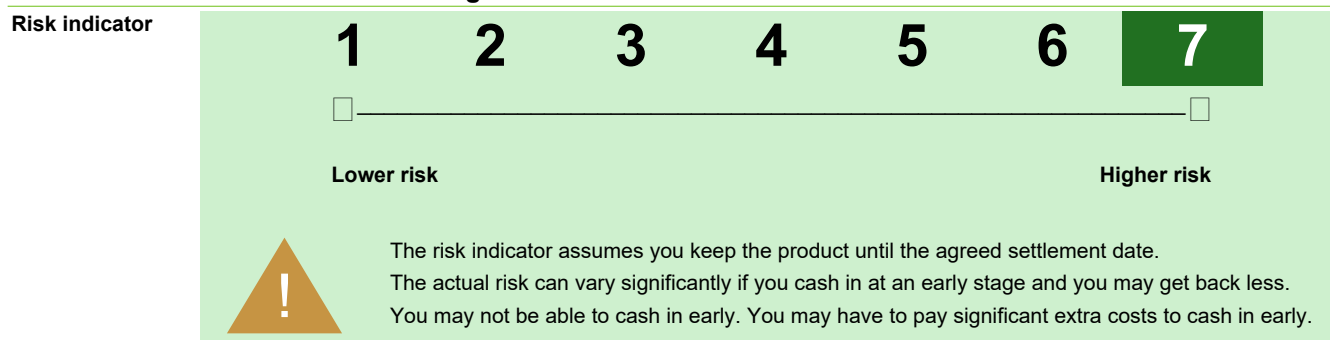
Type	An Over the Counter (OTC) contract – Foreign Exchange Instrument		
Term	If the pre-determined barrier of 1.2422 is traded during the lifetime of the option, the client will receive the payout from SEB and the option is terminated. The OneTouch option is a bilateral agreement that cannot be ordinarily terminated unilaterally neither by you nor by SEB. This product has an expiry date of 15/01/2026.		
Objectives	<p>OneTouch options are binding agreements that give an investor a payout once the price of the underlying asset reaches a pre-determined barrier.</p> <p>The client as the seller of a OneTouch option will have the obligation to pay a pre-defined amount of money (payout) under the condition that a pre-determined barrier is traded. In return, the client receives an option premium on the premium payment date.</p> <p>If the pre-determined barrier is traded during the period of the option, the client will pay the pre-defined payout. The payout is settled two days after the barrier has been traded.</p> <p>If the pre-determined barrier is not traded during the period of the option, no payout will be made.</p>		

Base Currency	EUR	Payout	35,938.76 EUR
Price Currency	USD	Barrier	1.2422
Settlement Date	2 days after the barrier has been traded	Reference Forward Rate	1.1512
Expiry Date	15/01/2026	Reference FX Spot Rate	1.1328
Option Premium	10,000.00 EUR	Premium Payment Date	17/07/2025
Option Style	American		

Please note, this product has a recommended holding period of less than one year. Therefore, returns and costs cannot be compared to products with a recommended holding period of one year or longer.

Intended Retail Investor	The product One Touch is aimed at retail clients, who are interested in hedging and leveraged participation. The One Touch is a product for advanced investors with good knowledge and/or experience with financial products. The investor is able to bear losses up to 100% of the invested amount and puts moderate 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 One Touch falls in risk category 7.
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What are the risks and what could I get in return?



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. We classify all OTC derivatives as being of the highest risk class.

This rates the potential losses from future performance at a very high level, and poor market conditions are very unlikely to impact the capacity of SEB to pay you.

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.

In some circumstances you may be required to make further payments to pay for losses. **The total loss you may incur may significantly exceed the amount invested.**

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

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:		6 months
Example investment		10,000 EUR
		If you terminate after 6 months
Scenarios		
Minimum	There is no minimum guaranteed return. You could lose all of your investment.	
Stress	What you might get back after costs	-EUR 9,948
	Average return	0.52 %
Unfavourable	What you might get back after costs	-EUR 9,948
	Average return	0.52 %
Moderate	What you might get back after costs	EUR 00
	Average return	100.00 %
Favourable	What you might get back after costs	EUR 00
	Average return	100.00 %

The scenarios illustrate how investments could perform. They 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. Returns depend on how the market performs and how long you keep the investment/product. The figures shown include all the costs of the product itself, and include the costs of 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. This means it is difficult to estimate how much you would get back if you cash in before the recommended holding period. 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.

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 protection scheme. Thus, when the issuer is unable to pay out, you may not receive any amount from SEB under the product.

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 and how well the product does. 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).
- 10,000 EUR is invested.

	If you terminate after 6 months
Total costs	EUR 495
Cost impact (*)	5.0 %

(*) 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.

Composition of costs

One-off costs upon entry or exit		If you terminate after 6 months
Entry costs	4.95 % of the amount you pay in when entering this investment. These costs are already included in the price you pay.	EUR 495.00
Exit costs	4.95 % of your investment before it is paid out to you.	EUR 495.00
Ongoing costs		
Management fees and other administrative or operating costs	We do not charge management fees and other administrative and operating costs for this product.	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?

Recommended holding period: 6 months

Recommended holding period: This product is designed to be held to the agreed settlement date in order to match your investment requirement.

You may not be able to cash in early, and you may have to pay significant extra costs to cash in early. It is a product to be entered into for its term that cannot be easily sold. Early termination may occur (i) if certain events of default or other termination events occur or (ii) at the sole discretion of SEB, in which case early termination payments may apply.

Early exit impact: If the product is terminated early, in whole or in part, an Early Termination Payment may become payable by you. The Early Termination Payment is linked to market parameters and could be a substantial loss or gain to you. Settlement on early termination will be specific to your One Touch and will be influenced by a number of factors which include but are not limited to: whether it is an increasing or decreasing foreign exchange environment; the movement of the FX Spot Rate since the trade date; the amount affected by the early termination; general market conditions.

The Early Termination Payment is not a penalty charge. The sum represents the economic value of what you would have paid if the product continued as agreed.

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 legally binding terms for this product will be presented as part of the trade confirmation prepared by SEB, and will be made available to you after the trade has been concluded.