

# 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: Sold barrier call option knock-in (FXO KI Sell Call USDDKK 6M)**

**Name of PRIIP manufacturer: Ringkjøbing Landbobank. Aktieselskab**

Website for PRIIP manufacturer: [www.landbobanken.dk/priips](http://www.landbobanken.dk/priips)

Call +45 97 32 11 66 for more information

Name of Competent Authority: Finanstilsynet, Strandgade 29, 1401 København K is responsible for supervising Ringkjøbing Landbobank. Aktieselskab in relation to this Key Information Document

Date of production of the KID: 1/23/2024

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

## What is this product?

<b>Type</b>	Sold barrier call option knock-in														
<b>Term</b>	At maturity, the buyer of the option must announce that the right is exercised. If the market rate is lower than the strike rate at maturity, or if the trigger rate is not reached prior to maturity, the option will simply expire.														
<b>Objectives</b>	<p>This product is a sold barrier call option with knock-in.</p> <p>A sold call option is a binding contract between you and the bank which obliges you to sell an agreed quantity of currency against another currency on a future date at an agreed strike rate.</p> <p>A sold barrier call option with knock-in will become active if the underlying currency pair is traded at a pre-agreed trigger rate.</p> <p>If the trigger rate is reached prior to maturity and the market rate is higher than the strike rate, the option becomes a spot contract.</p> <p>You will receive a premium for the call option. This premium is received upon the conclusion of the contract.</p> <table border="0"> <tr> <td>Nominal Amount</td> <td>3,664,005.43 DKK</td> </tr> <tr> <td>Currency 1</td> <td>USD</td> </tr> <tr> <td>Currency 2</td> <td>DKK</td> </tr> <tr> <td>Start Date</td> <td>2 business days from the trade date</td> </tr> <tr> <td>Final Date</td> <td>6 months from the trade date</td> </tr> <tr> <td>Strike price</td> <td>6.6505</td> </tr> <tr> <td>Barrier</td> <td>7.1256</td> </tr> </table> <p>Please notice, this product has a recommended holding period less than one year. Therefore, returns and costs cannot be compared to products with a recommended holding period longer than 1 year.</p>	Nominal Amount	3,664,005.43 DKK	Currency 1	USD	Currency 2	DKK	Start Date	2 business days from the trade date	Final Date	6 months from the trade date	Strike price	6.6505	Barrier	7.1256
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<b>Intended retail investor</b>	<p>This product is intended for customers with in-depth financial knowledge, who can withstand losing more than the amount invested, who are interested in increasing their assets, in hedging and in a leveraged position and who are ready to remain in the product until 6 months.</p> <p>On a risk scale from 1 (high security; very low or low expected returns) to 7 (very high risk tolerance; highest expected return), the product falls within risk category 7.</p>														



### 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).
- 75000 DKK is invested

	If you exit after 6 months
<b>Total costs</b>	76 DKK
<b>Cost impact (*)</b>	0.10%

(\*) 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 exit after 6 months
Entry costs	0.10% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	76 DKK
Exit costs	We do not charge an exit fee for this product.	0 DKK
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.	0 DKK
Transaction costs	We do not charge transaction costs for this product.	0 DKK
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 DKK

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

Recommended holding period: This product is designed to be held to the agreed maturity 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 Ringkjøbing Landbobank. Aktieselskab, 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 Sold barrier call option knock-in 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. The Early Termination Payment is not a penalty charge.

### How can I complain?

Any complaint regarding the product, the conduct of the manufacturer or persons advising on, or selling the product can be submitted under the following website <https://www.landbobanken.dk/banken/viden/klage>, in written form to Ringkjøbing Landbobank. Aktieselskab, Torvet 1, 6950 Ringkøbing or via email to [klageansvarlig@landbobanken.dk](mailto:klageansvarlig@landbobanken.dk).

### Other relevant information

Other information may be relevant for this product, for instance information about characteristics and risks. The information is, among other things, included in agreements entered into with the Bank, e.g. framework agreements, service agreements, fact sheets, the advisory basis and in other material received from the Bank.