

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:		10000 EUR If you exit after 6 months
Scenarios		
Minimum	There is no minimum guaranteed return. You could lose all of your investment.	
Stress¹	What you might get back after costs	0 EUR
	Percentage return	-100.00%
Unfavourable	What you might get back after costs	0 EUR
	Percentage return	-100.00%
Moderate	What you might get back after costs	1,143 EUR
	Percentage return	-88.57%
Favourable	What you might get back after costs	5,318 EUR
	Percentage return	-46.82%

The scenarios illustrate how your investment could perform and are based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you will get will vary depending on how the market performs and how long you keep the investment. 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.

* The calculation is based on the premium of the contract (in this example 10000 EUR).

What happens if Jyske Bank is unable to pay out?

You are exposed against the risk that the counterparty to the transaction may be unable to fulfil his obligations with respect to the product, for instance in case of insolvency. The product is not comprised by any protection scheme.

Therefore, there is a risk that the counterparty will be unable to live up to his obligations with respect to the product at the particular point in time.

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).
- 10000 EUR is invested

	If you exit after 6 months
Total costs	222 EUR
Cost impact (*)	2.22%

(*) 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	1.20% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	222 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
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 EUR
Transaction costs	We do not charge transaction costs for this product.	0 EUR

¹ Please note that the stress scenario has been calculated on the basis of other presupposed conditions than the three other scenarios, and therefore in some cases the result can theoretically be better in the stress scenario than in the other scenarios.

Incidental costs taken under specific conditions

Performance fees	There is no performance fee for this product.	0 EUR
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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 Jyske Bank A/S, 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 Jyske Bank A/S. 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 Purchased commodity put option and will be influenced by a number of factors which include but are not limited to: whether it is an increasing or decreasing commodity environment; the movement of the commodity price since the trade date; the amount affected by the early termination. The Early Termination Payment is not a penalty charge. The sum represents the economic value of what Jyske Bank A/S would have paid if the product continued as agreed.

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.jyskebank.dk/kontakt/klage>, in written form to Jyske Bank A/S, Vestergade 8-16, 8600 Silkeborg, Danmark or via email to juridisk@jyskebank.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.