

## FINAL TERMS

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The Securities are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail Investor in the European Economic Area (**EEA**). For these purposes, a retail Investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, **MiFID II**); (ii) a customer within the meaning of Directive (EU) 2016/97 (the **IDD**), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or not a qualified Investor as defined in Regulation (EU) 2017/1129 (the **Prospectus Regulation**).

**PROHIBITION OF SALES TO U.S. PERSONS** – The Securities have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the **Securities Act**) or with any securities regulatory authority of any State or other jurisdiction of the United States and (i) may not be offered, sold or delivered within the United States to, or for the account or benefit of U.S. Persons (as defined in Regulation S (**Regulation S**) under the Securities Act), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws and (ii) may be offered, sold or otherwise delivered at any time only to transferees that are Non-United States Persons (as defined by the U.S. Commodities Futures Trading Commission).

**FINAL TERMS DATED 6 JUNE 2024**

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### Helveteq AG

*(a company with limited liability established under the laws of Switzerland)*

**Public Offer** of 5'000

Tracker Securities on an index of loan claims

(each a **Security**, together the **Securities**)

pursuant to the Issuer's

**Structured Products Program**

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This document constitutes the Final Terms of the Securities of the Product described herein.

### **PART A – CONTRACTUAL TERMS**

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Securities (the **Terms and Conditions**) issued by Helveteq AG (the **Issuer** or **Helveteq**) set forth in the base prospectus dated **21 May 2024** (the **Base Prospectus**). This document constitutes the Final Terms of the Securities described herein and must be read in conjunction with the Base Prospectus (and any supplement thereto). Full information on the Issuer and the offer of the Securities is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus (together with any supplement thereto) is available for viewing at the registered office of the Issuer and on the website of the Issuer ([www.helveteq.com](http://www.helveteq.com)). The Final Terms will be available for viewing to Investors at the registered office of the Issuer.

The Securities are not shares or units in collective investment schemes within the meaning of Swiss Collective Investment Schemes Act of 23 June 2006, as amended (**CISA**). They have not been approved by the Swiss Financial Market Supervisory Authority FINMA and are not subject to its supervision. The Securities are not issued or guaranteed by a supervised financial intermediary within the meaning of CISA. The Base Prospectus, together with the Final Terms, constitutes the listing prospectus with respect to the Securities described herein for the purposes of the Federal Act on Financial Services (**FinSA**).

The Final Terms shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of these Securities, in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration, qualification or exemption under the securities laws of any such jurisdiction. Each prospective Investor has requested that the Paying Agent provide to such prospective Investor information in connection with such prospective Investor's consideration of the investment in the Product. These materials are being provided to each prospective Investor for informative purposes only in response to such prospective Investor's specific request.

The Final Terms must be read in conjunction with the general terms and conditions governing the underlying assets.

End of Initial Subscription Period	11 July 2024
Issue Date	15 July 2024
Total Amount	CHF 50,000,000
Issue Size	5,000 Securities (with reopening clause)
Denomination	CHF 10,000
Minimum Investment	CHF 10,000
Settlement Currency	CHF
Security Type	EUSIPA code: 1300
Issue Price	CHF 10,000 The Issue Price is subject to any applicable fees and commissions of the person offering the Product.
Underlying / Collateral	<ul style="list-style-type: none"> <li>• bank balance in CHF</li> <li>• claims from specific loan agreement(s) relating to Swiss mortgages, which have been assigned to the Issuer</li> </ul> <p>Investors are exposed to the fees of the Product as well as fees charged by and taxes levied on the underlying agreements for loan claims, which will result, over time, in a reduction of the Underlying allocation.</p>
Redemption Amount	<p>On Redemption Date, the Securities will redeem a cash amount in the Settlement Currency of the Product equal to the aggregated value of the Collateral divided by the sum of outstanding Securities as calculated by the Calculation Agent.</p> <p>The value of the Collateral on any trading day t, is determined by the sum of the prices of each of its components, converted to the Currency of the Product at the prevailing exchange rate(s), less all costs linked to the management of the Product including (but not limited to) fees, expenses, hedging and transaction costs, custody fees and taxes (if any), and divided by the sum of outstanding Securities on such trading day t, as calculated by the Calculation Agent.</p>
Maturity Date	Not Applicable, this is an open-ended Product
Redemption Date	Termination Date or on request by Investors on a best-effort basis by the Issuer due to limited liquidity of the Underlying in the secondary market
Settlement	Cash settlement only
Final Valuation Date	Termination Date or a Redemption Date
Investor Fee	<p>0.95% p.a.</p> <p>The Investor Fee is i) accrued every calendar day on the aggregate value of the Collateral and is ii) debited quarterly to the Collateral.</p> <p>Should the valuation of the Collateral not be available, the reference price for the Investor Fee calculation will be determined at the sole discretion of the Calculation Agent.</p>
Subscription Fee	Up to 1% may be included in the Product Price.
Calculation Agent	Helveteq AG, 8808 Pfäffikon, Switzerland
Security Agent	ADEXAS Rechtsanwälte AG, 8008 Zürich, Switzerland
Administrator	Apex Corporate Services (Schweiz) GmbH, 8002 Zürich, Switzerland

Custodian	Banca Credinvest SA, 6900 Lugano, Switzerland
Paying Agent	Banca Credinvest SA, 6900 Lugano, Switzerland
Investment Strategy	The underlyings will be constituted of (i) mortgages to private individuals and companies in the form of loan claims secured by (subordinated) Swiss mortgages and (ii) a targeted minimum cash amount of 5% of the AuM of the Product (the targeted minimum cash might be, for a restricted moment of time, lower than 5% to manage secondary trading in the Product as well as to cover accruing fees)., The mortgages will be selected strictly rule-based. The lending universe will be restricted to loans rated A+, A, B and C (based on Switzerland AG Rating scheme) and to maturities of up to a maximum of 5 years. The maximum amount per single loan will be restricted to avoid cluster risk.
Significant or material change statement	There has been no significant change in the financial or trading position of the Issuer and there has been no material adverse change in the financial position or the prospects of the Issuer since the date of the Base Prospectus i.e. 21 May 2024.
Responsibility	The Issuer accepts responsibility for the information contained in these Final Terms. To the best of the knowledge of the Issuer, which has taken all reasonable care to ensure that such is the case, the information contained in the Final Terms is in accordance with the facts and contains no omission likely to affect its import.
Date of Board of Directors approval of issuance	6 June 2024

Signed on behalf of the Issuer as duly authorized representative:

By: \_\_\_\_\_  
Christian Katz (CEO)

By: \_\_\_\_\_  
Roger Studer (Chairman of the Board)

## PART B – OTHER INFORMATION

Listing and admission to trading	No application has been made for the Product to which these Final Terms apply to be admitted to the SIX Swiss Exchange or any other regulated securities exchange or trading platform.
Interests of natural and legal persons involved in the issue	So far as the Issuer is aware, no person involved in the offer of the Securities has an interest material to the offer.
Additional Selling Restrictions	The distribution of the Securities in Switzerland will be exclusively made to, and directed at, Swiss investors and investors who are Swiss residents. The Final Terms and/or any other offering materials relating to the Securities may be made available in Switzerland solely to Swiss investors and investors who are Swiss residents
Distribution	The distribution of the Product may be restricted in certain jurisdictions. This information is for general guidance only, and it is the responsibility of any person or persons in possession of the Final Terms and wishing to buy the Product to inform themselves of, and to observe, all applicable laws and regulations of any relevant jurisdiction. Prospective Investors should inform themselves as to legal requirements also applying and any applicable exchange control regulations and applicable taxes in the countries of their citizenship, residence or domicile. The Final Terms shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of these Securities, in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration, qualification or exemption under the securities laws of any such jurisdiction.
Security Codes	Valoren: 135709969 ISIN: CH1357099691
Settlement and Clearing System	SIX SIS AG, Baslerstrasse 100, 4600 Olten, Switzerland
Offer Price	An Investor intending to acquire or acquiring any Securities from the Paying Agent will do so and offers and sales of the Securities to such Investor by the Paying Agent will be made, in accordance with any terms and other arrangements in place between the Paying Agent and such Investor including as to price, allocations, fee and settlement arrangements.
Conditions to which the offer is subject	Offers of the Securities are conditional upon their issue and, as between the Paying Agent and its customers, any further conditions as may be agreed between them. Securities are made available by the Issuer for subscription only through the Paying Agent.
ESG Transparency Statement	This Product is classified as non-ESG <a href="https://helveteq.com/mifid2-sfdr-new/">https://helveteq.com/mifid2-sfdr-new/</a>
Additional information related to risks	The risk associated with an investment in the Product is comparable to the risk associated with a direct investment in the Underlying. For a more extensive explanation of the possible risks that the Product will be subject to, please see the general business terms of Switzerland AG.