

Tracker Certificate “LEND Hypovest”

Yield increase through investments in CHF mortgages on CH real estate
powered by LEND.ch



We make ideas investable.

Factsheet as of January 01, 2026

Investment philosophy

Direct access to Swiss mortgage investments: No intermediaries involved, reducing costs and increasing transparency.

Diversified portfolio: Spread across many mortgages to ensure stable returns with controlled risk.

Outperformance since 2018: Mortgage portfolio has consistently outperformed Swiss benchmarks in both return and volatility.

Target return: Aims for +5% above the short-term Swiss federal bond rate.

Investment volume: Over 345 mortgages financed since July 2018, totaling more than CHF 110 million.

Annual excess returns: +4.64% vs. the Swiss prime rate, +4.93% vs. the Swiss Bond Index, +5.2% vs. the iShares Swiss Domestic Government Bond 0–3y ETF

Lower volatility: Achieved with less risk than comparable Swiss benchmarks.

Investment strategy

LEND Hypovest Certificate: Offers direct, diversified exposure to claims from specific loan agreements relating to Swiss mortgages, which have been assigned to the Issuer.

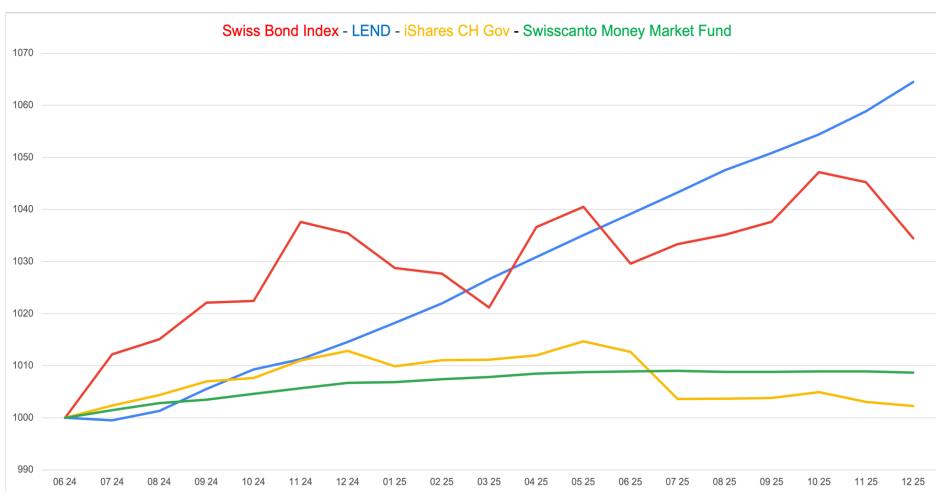
Investment scope: Limited to loan claims secured by (subordinated) mortgages on existing properties. Construction finance is excluded.

Eligibility criteria: Loans must be rated A+ to C (Switzerland scale). Maturities up to five years. Maximum loan-to-value (LTV) ratio of 80%.

Risk management: No leverage or derivatives used. Single-loan exposure is capped to avoid concentration risk. Portfolio fully collateralised by loan receivables. Liquidity reserve maintained to support redemptions.

Loan monitoring: Continuous performance monitoring. Defined recovery process in case of delinquencies.

Historical performance of the Strategy vs Benchmarks



Status	Current	In Grace	15+
In %	97%	3%	0%

Duration	1 year	2 years	3 years
In %	87%	11%	1%

Key Data

ISIN	CH1357099691
Valor	135709969
Currency	CHF
Issue Price	CHF 10'000
Minimum Investment	CHF 10'000
Issue Size	5'000 securities
Issue date	15 July 2024
Maturity	open end
Revenue	Total Return

Liquidity and Trading

Listing	No
NAV	Monthly
Subscription	Monthly
Redemption	Monthly, on a best effort basis limited or no secondary market liquidity

Fees

Investor Fee	0.95% p.a.
Subscription Fee*	up to 1%
Redemption Fee*	0.00%
(*not including 0.25% charged by the paying agent)	

Service Providers

Strategy Manager and Loan Servicer:
Switzerland AG, 8032 Zurich, Switzerland
(Lend.ch)

Issuer, Calculation Agent and Administrator:
Helveteq AG, 8808 Pfäffikon, Switzerland
(Helveteq)

Paying Agent:
Banca Credinvest SA, 6900 Lugano,
Switzerland (Credinvest)

Security Agent:
ADEXAS Rechtsanwälte AG, 8008 Zurich,
Switzerland (Adexas)

Contact

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Zentrum Staldenbach 3
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Note: This product is not capital protected. You may lose some or all of your investment. Returns are variable, depend on the performance of the underlying mortgage loans and are subject to risks including borrower default, lower-than-expected recovery rates, **limited or no secondary market liquidity, redemption delays** or costs, counterparty and servicing risk, and total loss. **Investors should consult the KID and Final Terms for detailed risk information.**

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Product Advantages

Investor Protection

- Our ETPs and nETPs are secured bearer debt securities.
- Each product is 100% collateralized, mitigating the issuer risk.
- The collateral is pledged in favour of the investors, with the underlying loan claims administered by the loan servicer and an independent security agent acting on behalf of the investors.

Regulatory Framework

- Each product is issued under a Base Prospectus, approved by, and registered with SIX Exchange Regulation Ltd, the reviewing body within the meaning of the Swiss Financial Services Act.
- Helveteq AG undergoes independent audits and applies IFRS.

Transparency

- Helveteq AG issues the products from its balance sheet and is the ultimate beneficial owner of the collateral.
- The setup is fully Swiss and applies to both the issuer and the instruments.
- Helveteq AG is, for the purposes of the LFAIE, a Swiss company with no material influence from any foreign person.

About the Strategy Manager: Lend.ch

As the leading Swiss crowdlender, Lend.ch has a solid financial basis, is independent and operates profitably. The platform supports 100,000 borrowers and 8,000 investors. Lend.ch has financed and processed CHF 350 million in mortgages, SME and personal loans via the platform. Lend.ch achieves all this without the high costs associated with banks and financial intermediaries. This results in a higher return on investment for investors.

More information here: <https://lend.ch>

About the Issuer: Helveteq

Rooted in the financial center of Switzerland, Helveteq is the issuer of transparent investment products. Helveteq covers a wide range of traditional as well as digital assets and operates with an outstanding international network. Helveteq offers Exchange Traded Products (ETPs) and non-Exchange Traded Products (nETPs). Helveteq successfully combines traditional strengths such as excellence and universality of services with continuous innovation in fintech and sustainable finance.

More information here: <https://helveteq.com>

Monthly NAV Performance Indicators

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0.36	0.37	0.46	0.42	0.41	0.40	0.40	0.41	0.32	0.34	0.42	0.53
2024							-0.05	0.18	0.42	0.37	0.19	0.33

* Performance withholding tax adjusted

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