

Tracker Certificate “LEND Hypovest”

Yield exposure through investments in CHF mortgages on Swiss real estate, powered by LEND.ch



We make ideas investable.

Factsheet as of February 01, 2026

Product Description

The certificate provides economic exposure to receivables arising from selected Swiss mortgage loan agreements assigned to the Issuer. Investors are economically exposed to a diversified pool of mortgage loan claims held by the Issuer. This pool of mortgage loan claims is diversified across numerous individual mortgages to limit concentration risk.

For the calendar year 2025, the product recorded a realised NAV performance of +4.93% before withholding tax (as shown in the performance table). Past performance does not guarantee future results, and returns depend on the performance and recoverability of the underlying loan claims.

Underlying Assets and Eligibility

Exposure is limited to assigned Swiss residential mortgage loan claims secured by subordinated mortgages on existing properties in Switzerland; construction financing is excluded. Eligible loans must be rated A+ to C (Switzerland scale), have maturities of up to five years, and a maximum LTV of 80%. The portfolio consists solely of assigned receivables and uses no leverage or derivatives. Loans are originated via the Lend.ch platform.

Risk Management Framework

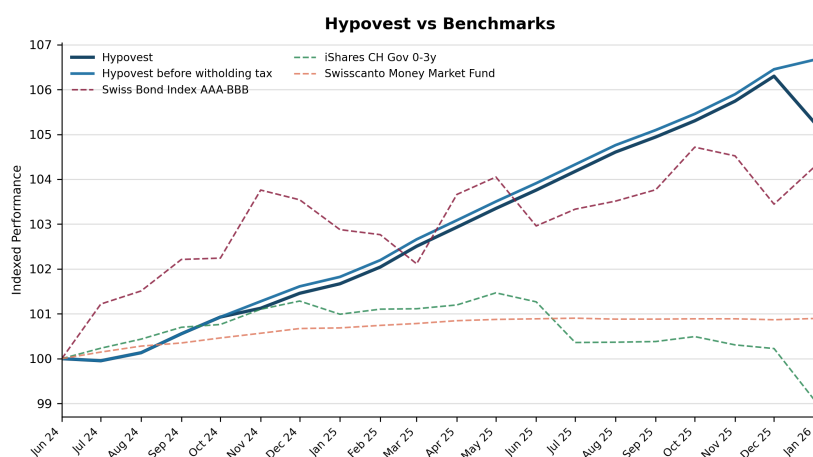
Single-loan exposure is capped in order to limit concentration risk. The loan claim pool is diversified across borrowers, regions, and property types.

Redemption are processed only to the extent sufficient cash is available. If cash is not available, redemption requests are deferred.

Loan performance is monitored on an ongoing basis. A defined recovery and enforcement process applies in the event of arrears or delinquency.

Security and Investor Protection

The certificate is collateralised by the underlying loan receivables, which are pledged in favour of an independent Security Agent for the benefit of investors. In an issuer default, the Security Agent may enforce the collateral in accordance with the transaction documents. Collateralisation mitigates issuer credit risk but does not eliminate it. The product offers no capital protection. Enforcement and recoveries may take time and amounts recovered may be lower than the outstanding investment.



Benchmark comparisons are shown for illustration only.

Status	Current	In Grace	15+	Duration	1 year	2 years	3 years
In %	93%	7%	0%	In %	85%	13%	2%

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
Payoff profile (reinvested)	Total return

Service Providers

Originator 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

Helveteq AG
Zentrum Staldenbach 3
8808 Pfäffikon SZ - Switzerland
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info@helveteq.com / <https://helveteq.com>

Prospectus

Can be found under the following link:

[Helveteq Base Prospectus 2025](#)

Final Terms and KID

Can be found under the following link:

[Product Information Page](#)

How to subscribe

[Helveteq Subscription Instructions](#)

Note: This product is not capital protected. NAV is calculated monthly. 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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Investor Information

Investor Protection

- This Certificate is a collateralised tracker certificate under Swiss law.
- Issuer credit risk is reduced by the collateral but remains.

Regulatory Framework

- Issued under a base prospectus approved by SIX Exchange Regulation Ltd. in accordance with FinSA, together with product-specific Final Terms.

Transparency

- Issuer: Helveteq AG, Switzerland.
- Total return structure with reinvestment of income reflected in the NAV, no distributions.
- Swiss law governs both the issuer and the instruments.

About the Loan Originator: Lend.ch

Lend.ch is a Swiss crowdlending platform. The platform serves approximately 100,000 borrowers and 8,000 investors and has financed more than CHF 500 million in mortgages, SME, and personal loans. Lend.ch operates independently and focuses on the origination and servicing of loans.

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

About the Issuer: Helveteq

Helveteq AG is a Swiss issuer of structured investment products. The company issues Exchange Traded Products (ETPs) and non-Exchange Traded Products (nETPs) across traditional and digital asset classes. Helveteq is headquartered in Switzerland.

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

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Liquidity and Trading

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

Fees

Investor Fee	0.95%
Subscription Fee*	up to 1.00%
Redemption Fee*	0.00%
(*not including 0.25% charged by the paying agent)	

Performance

NAV	CHF 10'526,71
MTD before withholding tax	0.33%
MTD after withholding tax	-0.97%

Monthly NAV Performance Indicators in %

	Performance type	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2026	before withholding tax	0.33												0.33
	after withholding tax	-0.97												-0.97
2025	before withholding tax	0.36	0.37	0.46	0.42	0.41	0.40	0.40	0.41	0.32	0.34	0.42	0.53	4.93
	after withholding tax	0.21												4.77

Withholding tax (where applicable) is booked at product level and reflected in the NAV. Any potential tax reclaim depends on the investor's individual circumstances and is not reflected in the NAV.

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The Products do not constitute collective investment schemes within the meaning of the Swiss Federal Act on Collective Investment Schemes (CISA), as amended from time to time, and are, therefore, neither governed by the CISA nor subject to authorization and supervision by the Swiss Financial Market Supervisory Authority (FINMA). Accordingly, holders of these Products do not have the benefit of the specific investor protection provided under the CISA. The Issuer is not and will not be regulated by any regulator as a result of issuing the Products. The issuer is neither licensed nor registered with the Swiss Financial Market Supervisory Authority (FINMA).

THE PRODUCTS ARE NOT FOR DISTRIBUTION TO ANY U.S. PERSON OR ANY PERSON OR ADDRESS IN THE UNITED STATES OR IN ANY OTHER JURISDICTION TO WHICH A DISTRIBUTION WOULD BE UNLAWFUL.

The Products 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» 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. Commodity Futures Trading Commission). Investors are invited to carefully read the Product documentation, namely the Base Prospectus, which may be amended or supplemented from time to time, together with the relevant Final Terms prepared for a particular Product containing the full legally binding terms and conditions.