

# 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 June 30, 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.

## 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     | Total return     |
| (reinvested)       |                  |

## 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  
+41 (0)41 554 50 99  
[info@helveteq.com](mailto:info@helveteq.com) / <https://helveteq.com>

## Prospectus

Can be found under the following link:  
[Helveteq Base Prospectus 2026](#)

## Final Terms and KID

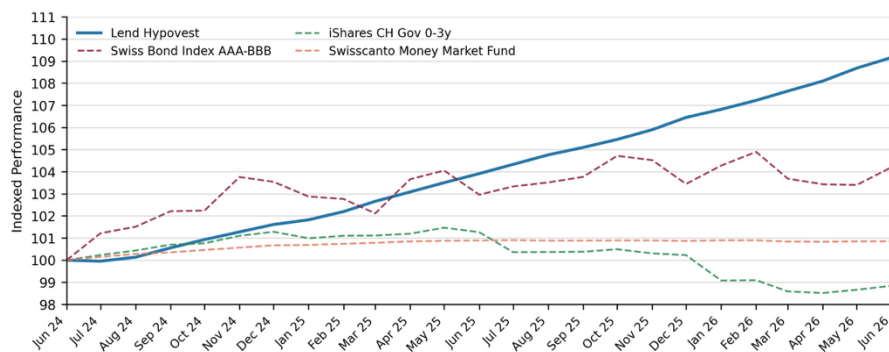
Can be found under the following link:  
[Product Information Page](#)

## How to subscribe

[Helveteq Subscription Instructions](#)

### Performance: Lend Hypovest vs Benchmarks

Strategy performance before withholding tax



Benchmark comparisons are shown for illustration only.

| Status | Current | In Grace | 15+ |
|--------|---------|----------|-----|
| In %   | 93%     | 5%       | 2%  |

| Duration | <1 year | 1-2 years | 2-5 years |
|----------|---------|-----------|-----------|
| In %     | 84%     | 15.8%     | 0.2%      |

**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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HELVETEQ 

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Factsheet as of June 30, 2026

## 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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| Payoff profile (reinvested) | Total return     |

## 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 | <b>CHF 10'761.57</b> |
| MTD | 0.45%                |
| ITD | 9.20%                |

## 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  | 0.39 | 0.39 | 0.42 | 0.56 | 0.45 |      |      |      |      |      |      | 2.57 |
|      | after withholding tax  | -0.97 |      |      |      |      |      |      |      |      |      |      |      | 1.24 |
| 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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