swisscanto

KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Swisscanto (CH) Silver ETF EA CHF

PRODUCT

Product:	Swisscanto (CH) Silver ETF EA CHF (hereinafter «Product») is a unit class of Swisscanto (CH) Silver ETF (hereinafter «Fund»).
Issuer name:	The fund is managed by Swisscanto Fund Management Company Ltd., Zurich (fund management company), a company of Zürcher Kantonalbank group.
Asset manager:	Zürcher Kantonalbank
ISIN:	CH0183135976
Website:	www.swisscanto.com
Phone:	+41 58 344 49 00

The fund and Swisscanto Fund Management Company Ltd., Zurich, are authorised in Switzerland and regulated by the Swiss Financial Market Supervisory Authority FINMA.

Date of the document: 10/07/2026

You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

Type:
Contractual investment fund under the Swiss Federal Act on Collective Investment Schemes (CISA) listed on the stock exchange (ETF). The fund's performance depends on the performance of the underlying investments, as further described in the «Objectives» section.

Term:
The term of this product is indefinite and it has no maturity date. The manufacturer may reposition the product at any time, merge it with another product or terminate it unilaterally and without notice.

Objectives:
The primary investment objective of the fund is to reflect the performance of silver, after deducting the fees and incidental costs charged to the fund's assets.
The fund invests exclusively in physical silver in readily saleable form. This is backed 100% by the physical metal and stored entirely in Switzerland.

Fund units are issued and redeemed basically on every bank business day in Switzerland.
Any earnings and profits of the unit class are distributed; however, due to the nature of the assets, distributions are not anticipated.
Cantonal Bank of Zurich, Bahnhofstrasse 9, 8001 Zurich, was appointed as the custodian bank.

Intended retail investor:
This product is suitable for investors who ...
... have at least a basic knowledge of the financial instruments contained in the product;
... have a long-term investment horizon;
... would, in a worst-case scenario, be able to withstand the loss of the entire invested capital.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk indicator

Lower risk < 1 2 3 4 5 **6** 7 > Higher risk

The risk indicator assumes you keep the product for 10 years.
The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
We have classified this product as class 6 out of 7, which the second highest risk class.
Reasons for this risk classification: Commodity market-specific price volatility; Foreign currency risks.
Be aware of currency risk. You may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This type of risk is not considered in the indicator shown above.
For more details on potential risks, please refer to the sales prospectus.
This product does not include any protection from future market performance so you could lose some or all of your investment. If we cannot pay what is due to you, you could lose all of the capital invested.

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product in the last 15 years. Markets could develop completely differently in the future.

Recommended holding period: 10 years Example Investment: 10 000 CHF				
Scenarios **Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.**		**If you exit after 1 year**	**If you exit after 5 years**	**If you exit after 10 years** Recommended holding period
Stress scenario	**What you might get back after costs**	**82 CHF**	**42 CHF**	**1 CHF**
	Average return each year	-99.18 %	-66.57 %	-59.02 %
Unfavourable scenario	**What you might get back after costs**	**5 569 CHF**	**4 619 CHF**	**5 201 CHF**
	Average return each year	-44.31 %	-14.31 %	-6.33 %
Moderate scenario	**What you might get back after costs**	**9 564 CHF**	**11 481 CHF**	**10 439 CHF**
	Average return each year	-4.36 %	2.80 %	0.43 %
Favourable scenario	**What you might get back after costs**	**24 495 CHF**	**27 781 CHF**	**43 804 CHF**
	Average return each year	144.95 %	22.67 %	15.92 %

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to 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.
Unfavourable scenario (for the recommended holding period): This type of scenario resulted from an investment between 10/2012 and 09/2022.
Moderate scenario (for the recommended holding period): This type of scenario resulted from an investment between 01/2014 and 12/2023.
Favourable scenario (for the recommended holding period): This type of scenario resulted from an investment between 03/2016 and 02/2026.

*When calculating the performance scenarios, the maximum front-end load/redemption fee according to the table «Breakdown of costs» below is taken into account. However, these costs are only incurred in the case of subscription/redemption of units from the fund management company (primary market). The fund is normally traded on the stock exchange (secondary market). Therefore, other, possibly lower, costs are usually incurred.

WHAT HAPPENS IF SWISSCANTO FUND MANAGEMENT COMPANY LTD., ZURICH, IS UNABLE TO PAY OUT?

The assets of the Fund and the assets of the fund management company are held separately. Therefore, a default by the fund management company will not affect the value of your investment. If the custodian bank goes bankrupt, the Fund's assets deposited with the custodian bank will not be included in the bankruptcy estate but will be segregated for the benefit of the Fund. In such a case, the claims by the Fund against the custodian bank in the form of privileged deposits are given priority by the custodian bank, but are otherwise treated as ordinary claims in the bankruptcy proceedings.

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:

- CHF 10 000 is invested.
- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.

	If you exit after 1 year	**If you exit after 5 years**	**If you exit after 10 years**
Total costs	**479 CHF**	**857 CHF**	**1 138 CHF**
Annual cost impact*	4.79 %	1.49 %	1.04 %

*This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 1.48 % before costs and 0.43 % after costs.

Composition of costs

One-off costs upon entry or exit **		If you exit after 1 year
Entry costs	3.00 % of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	**Up to 300 CHF**
Exit costs	1.00 % of your investment before it is paid out to you.	**Up to 101 CHF**
Ongoing costs		
Management fees and other administrative or operating costs	0.60 % of the value of your investment per year.	**75 CHF**
Portfolio transaction costs	0.03 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	**3 CHF**
Incidental costs taken under specific conditions		
Performance fees	We do not charge a performance fee for this product.	**0 CHF**

**In contrast to subscriptions/redemptions from the fund management company (primary market), this sales charge/redemption fee does not apply to purchases/sales via the stock exchange (secondary market). You pay the fees set by your stockbroker/house bank, which you can ask them about.

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

Recommended holding period: 10 years
The recommended holding period for this product is 10 years. It is determined on the basis of the fund's risk and reward profile. Your ideal holding period may be different from this recommended holding period. We recommend that you discuss this with your advisor. If the holding period is shorter than the recommended holding period, this may have a negative impact on your investment's risk and reward profile. In principle, fund units may be redeemed on every bank business day in Switzerland. Any costs are shown under «Composition of costs» above.

HOW CAN I COMPLAIN?

If you have any complaints about the product, the product manufacturer or the person who recommended or sold the product to you, please contact your advisor or Swisscanto Fund Management Company Ltd., Zurich.
The fund management company will handle your request and provide you with feedback as soon as possible.

Postal address: Swisscanto Fund Management Company Ltd.
Postfach
CH-8010 Zurich
Website: www.swisscanto.com/ch/en/rechtliches/umgang-mit-anlegerbeschwerden.html
E-mail: compliance@swisscanto.ch

OTHER RELEVANT INFORMATION

Further information about the fund (e.g. fund contract, prospectus, annual report and semi-annual report) as well as other practical information, including the latest unit prices, can be accessed in German free of charge at www.swisscanto.com.

The past performance of this product can be found by following this link
https://api.kneip.com/v1/documentdata/permalinks/KPP_CH0183135976_en_CH.pdf
Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.
Past performance shows the product's performance as the percentage loss or gain per year.

Previous performance scenario calculations can be found by following this link
https://api.kneip.com/v1/documentdata/permalinks/KMS_CH0183135976_en_CH.csv.