

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 to compare it with other products.

Product

Strategic Certificate on the Atonra Blockchain and Digital Assets Index II

ISIN: CH1182967427 / Swiss Securities Code (Valor): 118296742

Product Manufacturer: Bank Vontobel AG, Zurich, Switzerland, website: <https://markets.vontobel.com>
Call **00800 93 00 93 00** for more information. Bank Vontobel AG is part of the Vontobel Group. Bank Vontobel AG is not domiciled in the European Union (EU) and is not regulated by any competent EU authority. The Financial Market Supervisory Authority (FINMA), Switzerland, is responsible for the supervision of Bank Vontobel AG.

Issuer: Vontobel Financial Products Ltd., DIFC, Dubai, UAE, with a product guarantee by Vontobel Holding AG, Zurich, Switzerland (Guarantor), and with a Keep-Well-Agreement by Bank Vontobel AG, Zurich, Switzerland.

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

What is this product?

Type Debt instrument in bearer form, evidenced in the form of uncertificated book-entry securities, governed by Swiss law.

Term The term of this product is indefinite.

Objectives The objective of this product is to provide you with the possibility to gain exposure to the performance of the Underlying (Atonra Blockchain and Digital Assets Index II).

The product does not have a fixed maturity. You may exercise the product on any Exercise Date. The Issuer has the right to terminate the product on any Termination Date, subject to a notice period. After exercise or termination, you will receive a cash amount on the Maturity Date.

You will make a loss if such cash amount is below the purchase price of the product.

All payments will be made in the Product Currency.

The Underlying is not a recognized financial index, but an index designed and calculated by the Reference Agent. It represents the performance of a discretionary, hypothetical portfolio, which is compiled and continuously managed by the Index Sponsor in accordance with the strategy determined by him. The performance of the index and thus also of the product reflects the performance that a real portfolio would have if it were managed on the basis of the strategy and charged with fees and costs. The Index is calculated as a performance index. Dividend payments as well as other distributions and income of the components are reflected net of country-specific taxes, fees and other charges ("net return"). The Index Sponsor is responsible for selecting the respective index components from the defined universe and the time of index adjustments. Strategy, universe and the further methodology of the index are described in the respective guide. The index guide may be accessed under markets.vontobel.com.

Product			
Product Currency	USD	Issue Date	16 May 2022
Nominal Amount	USD 100.00	Payment Date	23 May 2022
Purchase Price	USD 160.613298	Type of Settlement	Cash
Initial Fixing Date	16 May 2022	Maturity Date (Maturity)	5 bank business days after the Exercise Date

Underlying			
Atonra Blockchain and Digital Assets Index II			
Type	Vontobel Strategy Index	Reference Price	Closing level, determined by the Reference Agent
ISIN	CH1146149229	Ratio	1
Currency	USD	Index Fee	1.75% p.a.
Reference Agent	Bank Vontobel AG, Zurich, Switzerland		
Index Sponsor	AtonRâ Partners SA		

The Issuer is entitled to terminate the product with immediate effect, if an extraordinary event occurs. Examples of extraordinary events include the delisting or cessation of an Underlying, changes in legislation, tax events. In this case, the termination amount may be significantly less than the amount you invested. A total loss of the investment is possible. You also bear the risk that the product will be terminated at a time unfavourable to you, and you may only be able to reinvest the termination amount on less favourable terms.

Intended retail investor The product is intended for retail investors who intend to form and / or optimize assets in general and have a long-term investment horizon. The product is designed for investors with informed knowledge and / or experience with financial products. The investors are able to bear a total loss of their invested amount and do not attach any importance to capital guarantees.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 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 the Issuer and the Guarantor are not able to pay you. We have classified this product as 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level, and poor market conditions are very unlikely to impact the capacity of the Issuer and the Guarantor to pay you. **To the extent the currency of the country in which you purchase this product or the account to which payments on this product are credited differs from the product currency, please**

be aware of the currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above. This product does not include any protection from future market performance so you could lose some or all of your investment. If the Issuer and the Guarantor are not able to pay you what is owed, you could lose your entire investment.

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 over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:	5 Years		
Investment:	USD 10'000		
Scenarios		If you cash in after 1 year	If you cash in at the end of the recommended holding period (5 years)
Minimum scenario	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs	USD 1'062	USD 273
	Average return each year	-89.38%	-19.44%
Unfavourable scenario	What you might get back after costs	USD 3'984	USD 5'810
	Average return each year	-60.16%	-8.38%
Moderate scenario	What you might get back after costs	USD 10'622	USD 13'230
	Average return each year	6.22%	6.46%
Favourable scenario	What you might get back after costs	USD 25'576	USD 19'679
	Average return each year	155.76%	19.35%

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. The unfavourable scenario occurred for an investment in the Underlying between December 2017 and December 2022. The moderate scenario occurred for an investment in the Underlying between May 2017 and May 2022. The favourable scenario occurred for an investment in the Underlying between March 2019 and March 2024. The scenarios shown represent possible outcomes calculated on the basis of simulations.

What happens if Vontobel Financial Products Ltd. is unable to pay out?

You are exposed to the risk that the Issuer and the Guarantor might be unable to fulfil their obligations in respect of the product and the guarantee – e.g. in the event of insolvency (inability to pay / over-indebtedness) or an administrative order of resolution measures. In case of a crisis of the Guarantor such an order can also be issued by a resolution authority in the run-up of an insolvency proceeding. Thereby the resolution authority has extensive intervention powers. Among other things, it can reduce rights of the investors to zero, terminate the guarantee or convert it into shares of the Guarantor and suspend rights of the investors.

A total loss of your capital invested is possible. The product is a debt instrument and as such is not covered by any deposit protection scheme.

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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- 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.
- USD 10'000 is invested.

	If you cash in after 1 year	If you cash in at the end of the recommended holding period (5 years)
Total costs	USD 248	USD 1'184
Annual cost impact*	2.5%	2.1% each year

(* 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 8.6% before costs and 6.5% after costs.

Composition of Costs

One-off costs upon entry or exit		If you redeem after 1 year
Entry costs	These costs are already included in the price you pay.	USD 0
Exit costs	These costs are already included in the price you receive and are only incurred if you exit before maturity. Provided you hold the product until maturity, there are no exit costs.	USD 49
Ongoing costs taken each year		
Management fees and other administrative or operating costs	Costs that we take each year for managing your investments and the costs presented in section "What is this product?" above. This includes costs of remuneration of the Index Sponsor (up to 1.30% and 15.00% performance fee).	USD 199

How long should I hold it and can I take money out early?

Recommended Holding Period: 5 years

Investors hold this kind of product for about 5 years on average. Furthermore, this period enhances the comparability with other investment products without a fixed term.

You may sell the product only off-exchange, because it is not listed on any exchange.

In addition, you may exercise the product on the Exercise Dates by instructing your depository bank to (1) transmit an Exercise Notice to Bank Vontobel AG, Zurich (Exercise Agent) in accordance with the notice period, and to (2) transfer the exercised products to the Exercise Agent. Upon effective exercise you will receive a Redemption Amount as described in more detail under “What is this product?” above. If you should sell the product instead of exercising it, the amount you will receive could be lower than the amount you would have otherwise received. The redemption described in section “What is this product?” above only applies if the product is held until maturity.

Smallest Tradable Unit 1 Product

Price Quotation

Unit quotation

A sale of the product may in particular not be possible under exceptional market circumstances or in case of technical disruptions.

How can I complain?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person via the relevant website. Any complaint regarding the product, this document or the conduct of the Manufacturer and/or the Issuer of this product can be submitted in text form (e.g. by letter or e-mail) to Bank Vontobel AG, Structured Products, Bleicherweg 21, 8022 Zurich, Switzerland, email: markets.schweiz@vontobel.com, website: markets.vontobel.com.

Other relevant information

The Base Prospectus, any supplements thereto and the Final Terms are, in accordance with legal requirements, available free of charge on the website markets.vontobel.com. In order to obtain more detailed information - and in particular details of the structure of and risks associated with an investment in the product - you should read these documents.

The index guide is published on the website <https://markets.vontobel.com>.