

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.

Product	
Product name	CZK UBS PDCP 6% EUROJAPAN Deep Barrier
Product identifiers	ISIN: DE000UBS0RC1 Valor: 153275260 WKN: UBS0RC
PRIIP manufacturer	UBS Europe SE, Frankfurt (www.ubs.com), part of UBS Group AG. The product issuer is UBS AG, London Branch. Call +49 69 1369 89 89 for more information.
Competent authority of the PRIIP manufacturer	Federal Financial Supervisory Authority (BaFin), Germany is responsible for supervising UBS Europe SE, Frankfurt in relation to this Key Information Document
Date and time of production	19 February 2026 13:29 Zurich local time

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

1. What is this product?

Type German law governed equity-linked notes / Return depends on the performance of the underlyings / No capital protection against market risk

Term The product has a fixed term and will be due on 7 April 2031, subject to an early redemption.

Objectives The product is designed to provide a return in the form of (1) regular fixed interest payments and (2) a cash payment on termination of the product. The timing and amount of this payment will depend on the performance of the **underlyings**. If, on any trading day during the **barrier observation period**, the **reference level** of any of the **underlyings** has fallen below 49.00% of its **initial reference level**, the product may return less than the **product notional amount** or even zero.

(Terms that appear in **bold** in this section are described in more detail in the table(s) below.)

Early termination following an autocall: The product will terminate prior to the **maturity date** if, on any **autocall observation date**, the **reference level** of the **worst performing underlying** is above the relevant **autocall barrier level**. On any such early termination, you will on the immediately following **autocall payment date** receive, in addition to a final interest payment, a cash payment equal to the autocall payment of CZK 10,000. No interest payments will be made on any date after such **autocall payment date**. The relevant dates and **autocall barrier levels** are shown in the table(s) below.

Autocall observation dates	Autocall barrier levels	Autocall payment dates
31 March 2027	100.00%*	7 April 2027
31 March 2028	95.00%*	7 April 2028
3 April 2029	90.00%*	10 April 2029
1 April 2030	85.00%*	8 April 2030

* of the **initial reference level** of the relevant **underlying**.

Interest: If the product has not terminated early, on each **interest payment date** you will receive an interest payment of CZK 600. The interest payments are not linked to the performance of the **underlyings**. The relevant dates are shown in the table(s) below.

Interest payment dates
7 April 2027
7 April 2028
10 April 2029
8 April 2030
Maturity date

Termination on the maturity date: If the product has not terminated early, on the **maturity date** you will receive:

- if the **final reference level** of the **worst performing underlying** is at or above 80.00% of its **initial reference level**, regardless of whether a **barrier event** has occurred, a cash payment equal to CZK 10,000;
- if the **final reference level** of the **worst performing underlying** is below 80.00% of its **initial reference level** and a **barrier event** has not occurred, a cash payment equal to CZK 10,000; or
- if the **final reference level** of the **worst performing underlying** is below 80.00% of its **initial reference level** and a **barrier event** has occurred, a cash payment directly linked to the performance of the **worst performing underlying**. The cash payment will equal (i) the **product notional amount** multiplied by (ii) (A) the **final reference level** of the **worst performing underlying** divided by (B) its **initial reference level**.

Under the product terms, certain dates specified above and below will be adjusted if the respective date is either not a business day or not a trading day (as applicable). Any adjustments may affect the return, if any, you receive.

The product terms also provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the issuer may terminate the product early. These events are specified in the product terms and principally relate to the **underlyings**, the product and the issuer. The return (if any) you receive on such early termination is likely to be different from the scenarios described above and may be less than the amount you invested.

When purchasing this product during its lifetime, the purchase price may include accrued interest on a pro rata basis.

Underlyings	ESTX 50 PR INDEX (Price return index) (STOXX50E; ISIN: EU0009658145) and NIKKEI 225 INDEX (Price return index) (N225; ISIN: JP9010C00002)	Barrier event	The reference level of any underlying is below its barrier level on any trading day in the barrier observation period
Underlying market	Equity	Barrier observation period	31 March 2026 (inclusive) - 31 March 2031 (inclusive)
Product notional amount	CZK 10,000	Reference level	The closing level of an underlying as per the relevant reference source
Issue price	100.00% of the product notional amount	Reference sources	<ul style="list-style-type: none"> STOXX50E: STOXX AG N225: Nikkei Inc

Product currency	Czech Koruna (CZK)	Final reference level	The reference level on the final valuation date
Underlying currencies	• STOXX50E: Euro (EUR) • N225: Japanese Yen (JPY)	Initial valuation date	31 March 2026
Subscription period	2 March 2026 (inclusive) to 30 March 2026 (inclusive)	Final valuation date	31 March 2031
Issue date	9 April 2026	Maturity date / term	7 April 2031
Initial reference level	The reference level on the initial valuation date	Worst performing underlying	For a given date, the underlying with the worst performance between the initial reference level and the relevant reference level
Barrier level	49.00% of the initial reference level		

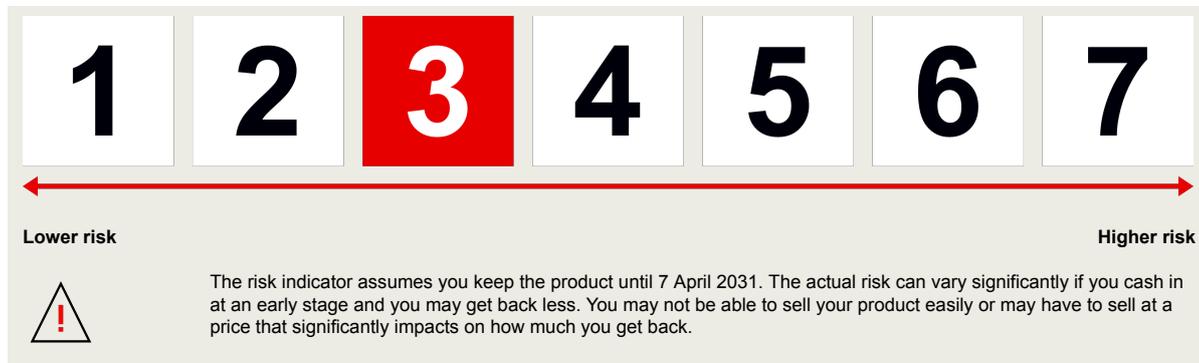
Intended retail investor

The product is intended to be offered to retail investors who fulfil all of the criteria below:

- they have advanced knowledge and a comprehensive understanding of the product, its market and its specific risks and rewards, with relevant financial industry experience including either frequent trading or large holdings in products of a similar nature, risk and complexity, either independently or through professional advice;
- they seek income and/or capital growth, expect the movement in the underlyings to perform in a way that generates a positive return. They have a medium investment horizon and understand that the product may terminate early;
- they are able to bear a total loss of their initial investment, consistent with the redemption profile of the product at maturity (market risk);
- they accept the risk that the issuer could fail to pay or perform its obligations under the product irrespective of the redemption profile of the product (credit risk);
- they are willing to accept a level of risk of 3 out of 7 to achieve potential returns, which reflects a medium-low risk (as shown in the summary risk indicator below which takes into account both market risk and credit risk).

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

Risk indicator



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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are very unlikely to impact our capacity to pay you.

Be aware of currency risk: If the currency of your account is different to the currency of this product, you will be exposed to the risk of suffering a loss as a result of the conversion of the currency of the product into the account currency. This risk is not considered in the indicator shown above. Because the product currency is different from the underlying currency, you will be exposed to the risk of suffering a loss if the underlying currency declines in value relative to the product currency.

Inflation erodes the purchasing value of cash over time and this may result in the decline in real terms of any capital reimbursed or interest you may be paid under the investment.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

For detailed information about all risks relating to the product please refer to the risk sections of the prospectus and any supplements thereto as specified in the section "7. Other relevant information" below.

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 scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:	Until the product is called or matures		
	This may be different in each scenario and is indicated in the table		
Example investment:	CZK 100,000		
Scenarios		If you exit after 1 year	If you exit at call or maturity
Minimum	CZK 30,000. The return is only guaranteed if you hold the product to early call or maturity. You could lose some or all of your investment.		
Stress (product ends after 5 years)	What you might get back after costs Average return each year	CZK 57,384 -42.62%	CZK 45,488 -14.59%
Unfavourable (product ends after 5 years)	What you might get back after costs Average return each year	CZK 96,764 -3.24%	CZK 77,812 -4.90%
Moderate (product ends after 2 years)	What you might get back after costs Average return each year	CZK 105,986 5.99%	CZK 112,000 5.85%
Favourable (product ends after 5 years)	What you might get back after costs Average return each year	CZK 107,883 7.88%	CZK 130,000 5.39%

The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the past performance of the **underlyings** over a period of up to 5 years. In the case of an early redemption, it has been assumed that no reinvestment has occurred. The stress scenario shows what you might get back in extreme market circumstances. This product cannot be easily

cashed in. If you exit the investment earlier than the recommended holding period, you do not have a guarantee and you may have to pay extra costs.

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.

3. What happens if UBS AG, London Branch is unable to pay out?

You are exposed to the risk that the issuer might be unable to fulfil its obligations in respect of the product – 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 issuer such an order can also be issued by a resolution authority in the run-up to 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 product or convert it into shares of the issuer 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.

4. 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 investment periods.

The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed:

- CZK 100,000 is invested
- a performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date, on 7 April 2027	If the product reaches maturity
Total costs	CZK 3,050	CZK 3,050
Annual cost impact*	3.33%	0.64% each year

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at maturity your average return per year is projected to be 3.03% before costs and 2.40% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

	One-off costs upon entry or exit	If you exit after 1 year
Entry costs	3.05% of the amount you pay when entering this investment. These costs are already included in the price you pay.	CZK 3,050
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	CZK 0

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

Recommended holding period: 5 years

The product aims to provide you with the return described under "1. What is this product?" above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until 7 April 2031 (maturity), although the product may terminate early.

The product does not guarantee the possibility to disinvest other than by selling the product either (1) through the exchange (if the product is exchange traded) or (2) off-exchange, where an offer for such product exists. Save as otherwise disclosed in exit costs (see section "4. What are the costs?" above), no fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable. By selling the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity.

Exchange listing	Börse Frankfurt - Freiverkehr	Last exchange trading day	27 March 2031
Smallest tradable unit	CZK 10,000.00	Price quotation	Percentage

In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the product can be temporarily hindered and/or suspended and may not be possible at all.

6. 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 or the conduct of the issuer or manufacturer of this product can be submitted in text form (e.g. by letter or email) under the following address: UBS Europe SE, Derivatives Sales, Bockenheimer Landstraße 2-4, 60306 Frankfurt, Germany or email: invest@ubs.com.

7. Other relevant information

Any additional documentation in relation to the product and in particular the sales prospectus, any supplements thereto and the final terms are published on the issuer's website (<http://www.ubs.com/keyinvest>); the prospectus and the supplements under "Legal Documents"; the final terms after entering the relevant ISIN under "Product Search", all in accordance with legal requirements. 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.