

KBC IFIMA SA (LU) ATM Call - Capital protected
Indicative Terms & Conditions as of 09 July 2026



The present document only contains an indicative overview of the economic terms and conditions of the transaction (the "Transaction") of which the agreed final terms and conditions will be documented under an ISDA Master Agreement and the confirmation related to this Transaction (the "Confirmation"). Such Confirmation will be sent to you as soon as possible.

The definitions and provisions contained in the applicable ISDA definitions, as published by the International Swap and Derivatives Association, Inc., and the terms and conditions of the relevant Base Prospectus, are incorporated into this term sheet. In the event of any inconsistency between those definitions and provisions and this term sheet, this term sheet will govern.

Terms and Conditions

This product is issued under and is subject to the terms and conditions of the Base Prospectus dated 17 July 2025 and any Supplement(s) (together the "Programme") and the applicable Final Terms. The Programme is available on the website <https://www.kbc.com/nl/investor-relations/schuldutgfen/kbc-ifima.html>

PRODUCT DETAILS & DATES:			
Type	KBC IFIMA Warrant	Issue Date	15 July 2026
Notional Amount (NA)	EUR 15,007,300	Expiration Date	06 July 2029
Currency	EUR	Maturity Date	13 July 2029
Minimum Trading Amount	EUR 100	Initial Fixing Date	08 July 2026
ISIN	LU3384824267	Start Subscription	10 June 2026
Issue Price	EUR 100	End Subscription	08 July 2026

UNDERLYING:		
Name	Bloomberg Code	Initial Reference Price
Solactive® Space Ecosystem Index VT	SOSPACEV Index	152.31

FINAL REDEMPTION AMOUNT:	
Final Redemption Amount	The Investor will receive the Final Redemption Amount in EUR on the Maturity Date and shall be calculated as follows: (i) If the Final Reference Price $\geq$ Initial Reference Price: $= NA \times (100\% + (\text{Final Performance} \times 63.00\%))$ (ii) Else: $= NA \times 100\%$
Final Performance	$\text{Final Performance} = \left(\frac{\text{Final Reference Price}}{\text{Initial Reference Price}} \right) - 1$
Final Reference Price	The arithmetic average of the official closing prices of the Underlying on the Final Averaging Dates
Initial Reference Price	The official closing prices of the Underlying on the Initial Fixing Date

VALUATION DATES:	
Final Averaging Dates	08/08/2028
	08/09/2028
	06/10/2028
	08/11/2028
	08/12/2028
	05/01/2029
	08/02/2029
	08/03/2029
	06/04/2029
	08/05/2029
	08/06/2029
	06/07/2029

OTHER INFORMATION:	
Issuer	KBC IFIMA S.A.
Guarantor	KBC BANK N.V.
Paying Agent	KBC BANK N.V.
Dealer	KBC BANK N.V.
Calculation Agent	KBC BANK N.V.
Settlement Type	Cash
Business Days for valuation purposes	A Scheduled Trading Day in respect of the Underlyings(s)
Business Days for payment	TE
Adjustment/Extraordinary Events (in respect of Indices)	Index Modification, Index Cancellation, Index Disruption
Additional Disruption Events	Change in Law, Hedging Disruption

DISCLAIMER:

This term sheet could serve as the basis for discussions between you and KBC Bank NV. It does not contain any investment advice or investment research, nor does it constitute an offer to buy or sell the product. Before entering into any transaction you should take steps to ensure that you understand and have made an independent assessment of the appropriateness of the transaction in light of your own objectives and circumstances, including the possible risks and benefits of entering in to such transaction. Any price indications or other financial conditions of the product contained in this product sheet are merely indicative, not binding and are subject to change without notice, they are based on either currently available market prices or those prices which we consider reasonable market approximations. This term sheet is not a binding document. This term sheet will be followed by a confirmation of the transaction, which shall be the sole legally binding document between you and us regarding the above mentioned Transaction. Such confirmation shall form part of the ISDA Master Agreement signed or to be signed (as the case may be) between you and KBC Bank NV. In the event of any inconsistency between this term sheet and the terms of the relevant confirmation, which shall be sent to you promptly by our back-office, such confirmation shall prevail. KBC Bank NV does not accept any liability whatsoever for any direct, indirect, or consequential loss arising from any use of information in this term sheet, except for willful misconduct or fraud by KBC Bank NV. If you wish to conclude an agreement concerning a product similar to the one described herein, please contact your relationship manager at KBC Bank NV. The final terms and conditions and the financial conditions are to be set out in a confirmation.

Solactive AG ("Solactive") is the licensor of Solactive® Space Ecosystem Index VT (the "Index"). The financial instruments that are based on the Index are not sponsored, endorsed, promoted or sold by Solactive in any way and Solactive makes no express or implied representation, guarantee or assurance with regard to: (a) the advisability in investing in the financial instruments; (b) the quality, accuracy and/or completeness of the Index; and/or (c) the results obtained or to be obtained by any person or entity from the use of the Index. Solactive reserves the right to change the methods of calculation or publication with respect to the Index. Solactive shall not be liable for any damages suffered or incurred as a result of the use (or inability to use) of the Index.

SIGNIFICANT RISKS FOR INVESTORS:

Credit risk: Investors take a credit risk on KBC IFIMA SA (the Issuer) , and ultimately on KBC BANK NV as Guarantor of the obligations of the Issuer in respect of the product according to the terms and conditions of the guarantee (available at the Guarantor's office upon request). In the event of bankruptcy of the Issuer or the Guarantor, the investor runs the risk of losing part or all of the initial investment and interest amounts and these debt instruments may be written off in whole or in part or converted into capital instruments (shares) without any right to repayment of the investment, depending on the decision of the supervisors (so-called "bail-in").

Risk related to the Underlying: Because the product is linked to the Underlying, an investment in the product will involve a risk in relation to this Underlying.

Liquidity risk: This product entails a materially relevant liquidity risk. Certain exceptional market circumstances may have a negative effect on the liquidity of the product. The investor may not be able to sell the product easily or may have to sell it at a price that significantly impacts how much he gets back. This may entail a partial or total loss of the invested amount.

Market risk: The price of the product may fluctuate during the term due to various factors, such as the evolution of the price of the underlying and the volatility. This may lead to a surplus or a loss in relation to your invested capital, both during the term and on the Expiration Date

Inflation risk: If the economic environment of high inflation were to continue in the coming years, as is currently the case, real returns could be negative.