

## 12.75% p.a. Early Redemption Kick-In GOAL

Underlyings: Credit Suisse / Swiss Life / Swiss Re  
SSPA product type: Barrier Reverse Convertible (1230, Auto-Callable)

### Product information

Distance to barrier	<b>35.00% at issuance</b>	ISIN / SIX symbol	<b>CH0575734998 / KHMPDU</b>
Barrier observation	<b>continuous</b>	Tenor	<b>1.5 years</b>
Currency	<b>CHF</b>	Fixing date	<b>11 November 2020</b>
Currency hedging	<b>None</b>	Expiry	<b>11 May 2022</b>
Coupon p.a.	<b>12.75%</b>	Settlement	<b>physical if barrier is breached</b>

### Underlying information

Underlying	Credit Suisse		Swiss Life		Swiss Re	
Reference price	CHF	10.73	CHF	377.80	CHF	78.54
Strike level	CHF	10.73	CHF	377.80	CHF	78.54
Kick-In level	CHF	6.97	CHF	245.57	CHF	51.05
Early Redemption Level	CHF	10.73	CHF	377.80	CHF	78.54
Conversion ratio		93.19664		2.64690		12.73237

### Product description

Early Redemption Worst of Kick-in GOALs (Barrier Reverse Convertibles) enable the investor to earn a guaranteed coupon, while the redemption depends on the performance of the worst performing underlying. Early redemption of the product is possible if the closing price of all underlyings is equal to or above the early redemption level on pre-defined observation dates. The following scenarios apply:

- Scenario 1** If an early redemption event takes place, the product will be paid back at 100% of the nominal plus the pro-rata coupon on the next coupon payment date.
- Scenario 2** If no early redemption event takes place and none of the underlyings touches or breaches the barrier during the barrier observation period (no "Kick-In Event"), the investor will be paid back 100% of the par value plus the coupon on the redemption date.
- Scenario 3** If at least one of the underlyings touches or breaches the respective barrier during the barrier observation period ("Kick-In Event") and no early redemption event takes place, the redemption will take place as follows:
- 1) If the expiration value of all underlyings is equal to or above the respective strike level, 100% of the nominal plus the coupon will be paid back.
  - 2) If the expiration value of at least one underlying is below the respective strike level, the underlying with the worst performance will be delivered physically. Any fractions will not be accumulated and will be settled in cash. The coupon will be paid out in addition.

**Definition "Early Redemption Event"** An Early Redemption Event has taken place if, on one of the observation dates, the closing price of all underlyings is at or above the early redemption level.

**Definition "Kick-In Event"** A Kick-In Event has taken place if the price of one of the underlyings has touched or breached the respective barrier from (and including) the fixing date to (and including) the expiration date.

**Definition "Expiration Value"** Official closing price of the underlying on the expiration date.

All values and information correspond to the situation at the fixing date. The product documentation, i.e. the prospectus and the Key Information Document (KID), as well as information on opportunities and risks, is available under: [ubs.com/keyinvest](https://ubs.com/keyinvest). This translation is for information only. The legally binding product information is contained exclusively in the product documentation, which is comprised of the relevant "Final Terms" and the associated basic prospectus.

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**UBS AG**

P.O. Box, 8098 Zurich  
[keyinvest@ubs.com](mailto:keyinvest@ubs.com)

[ubs.com/keyinvest](http://ubs.com/keyinvest)

**Hotline: +41-44-239 76 76\***

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