

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.

Product

Product name	NDA AO No bolag Trygghet 4569
ISIN	SE0017858715
Legal name	Nordea Bank Abp
Regulated by	Finnish Financial Supervisory Authority
Produced	2022-06-20
	Call +46 771 22 44 88 for more information or visit www.nordea.se

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

What is this product?

Type This product is a financial instrument in the form of a bond.

- Objectives**
- The objective is to benefit from a rising market, and at the same time have the protection of getting back the nominal amount if the market is falling.
 - The return of the investment depends on the performance of a basket of underlying assets during the lifetime of the investment.
 - If the basket has a positive performance, the note will pay the nominal amount plus the nominal amount multiplied by the performance of the basket multiplied by the participation ratio, on the redemption date.
 - If the basket has a negative performance, the note will pay the nominal amount on the redemption date.

Underlying asset(s): Fortum, Nordea, Handelsbanken, Electrolux, Telia Company, Telenor, Sampo, AstraZeneca

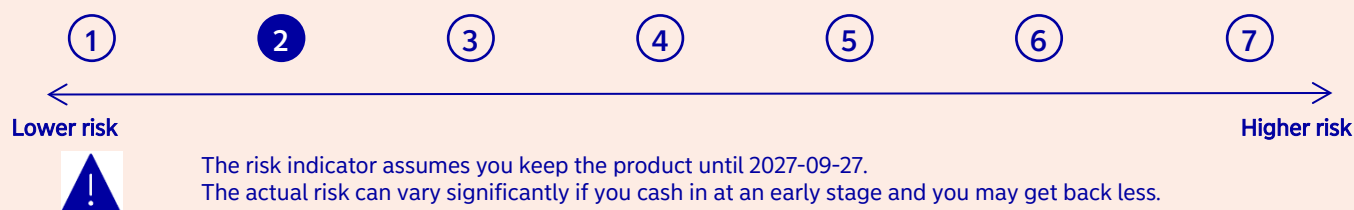
Subscription end date	2022-09-01
Issue price	SEK 10 000
Issue date	2022-09-27
Nominal amount/Capital protection	SEK 10 000
Indicative participation ratio	100 %
Minimum participation ratio	80 %
Redemption date	2027-09-27

Intended retail investor The product NDA AO No bolag Trygghet 4569 is aimed at retail clients, who are interested in preservation of their capital and capital growth and who have a long-term investment horizon of more than 5 years. The NDA AO No bolag Trygghet 4569 is a product for informed investors or advanced investors.* The investor is able and willing to bear losses up to the amount that is higher than the nominal amount and puts no moderate emphasis on capital protection. On a scale of risk ranging from 1 (very low risk tolerance; very low to low return) to 7 (very high risk tolerance; highest return) the product NDA AO No bolag Trygghet 4569 falls in risk category 2.

* Informed investors have average knowledge of relevant financial products and/or some financial industry experience. Advanced investors have good knowledge of relevant financial products and transactions, and/or financial industry experience or accompanied by professional investment advice or included in a discretionary portfolio service.

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

You are entitled to receive back at least 100,00 % of your capital (nominal amount). Any amount over this, and any additional return, depends on future market performance and is uncertain.

However, this protection against future market performance will not apply if you cash-in before 2027-09-27.

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

Performance scenarios

Investment 100 000 SEK Scenarios

		1 year	3 years	2027-09-27 (Recommended holding period)
Stress scenario	What you might get back after costs	101 955,32 SEK	100 021,83 SEK	100 000 SEK
	Average return each year	1,96 %	0,01 %	0 %
Unfavourable scenario	What you might get back after costs	103 915,81 SEK	100 106,66 SEK	100 000 SEK
	Average return each year	3,92 %	0,04 %	0 %
Moderate scenario	What you might get back after costs	111 721,22 SEK	106 261,94 SEK	100 000 SEK
	Average return each year	11,72 %	2,04 %	0 %
Favourable scenario	What you might get back after costs	125 841,9 SEK	137 534,08 SEK	144 247,77 SEK
	Average return each year	25,84 %	11,18 %	7,6 %

This table shows the money you could get back until 27 September 2027, under different scenarios, assuming that you invest 100 000 SEK. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where Nordea Bank Abp is not able to pay you. 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.

What happens if Nordea Bank Abp is unable to pay out?

When buying the product you assume a credit risk on the issuer. In the event of the issuers bankruptcy, the holder of the product will have an unsecured claim versus the bank. Note that the product is not covered by any deposit guarantee scheme.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 100 000 SEK. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment 100 000 SEK	If you cash in after 1 year	If you cash in after 3 years	If you cash in at the recommended holding period
Total costs	8 000 SEK	8 000 SEK	8 000 SEK
Impact on return (RIY) per year	9,71 %	2,87 %	1,68 %

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

This table shows the impact on return per year

One-off costs	Entry costs	1,68 %	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less.
	Exit costs	n.a.	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0 %	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0 %	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.

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

Recommended holding period: until 27 September 2027

This product is designed for staying invested until the redemption date.

This product can be cashed in early because we continuously quote bid prices on the trading venue where it is traded or via Nordea Bank Abp.

Please note that if you cash in before the redemption date, you may receive less than the nominal amount.

How can I complain?

This is a product where Nordea is the manufacturer and Garantum Fondkommission AB or another person is the distributor. In this role, Garantum or the distributor you have bought the product from, will answer questions concerning the product or advise and selling of the product. Complaints regarding the product itself or Nordea in its role as a manufacturer can be submitted under the following website https://www.nordea.se/om-nordea/om-nordea/kontakt.html#tab=Klagomal_Prata-med-oss-pa-Nordea, in written form to Nordea Bank Abp, Kundombudsmannen, M232, 105 71 Stockholm or via email to kundombudsmannen@nordea.com.

Other relevant information

The final terms and the base prospectus including its supplements is the sole legally binding documentation for this product. To obtain full information on this product, in particular about the product characteristics and the risks associated with this investment, the final terms and the base prospectus should be read. It is a legal requirement to make the final terms and the base prospectus public and a copy of them can be requested from Garantum Fondkommission AB, and are also available on the website www.nordea.se.