UBS AG
90-65 MEMORY INCOME AUTOCALL

SEPTEMBER 2026 FACTSHEET

Target Return: GBP = 9.30% p.a.

Investment Description

A 5 year investment linked to the performance of Italian, Japanese and US Indices.

If on any of the monthly observation dates, including the Final Observation date, the closing levels of all the Underlyings are at or above the Income Trigger, the income will be paid plus any previously missed income payments.

This investment will autocall and mature early if all Underlyings are equal to or above the Autocall Trigger on any monthly observation date starting at 12 months. If early maturity occurs, full capital is returned and the investment will end. If early maturity does not occur the investment will continue to the Final Observation date.

At the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, then full capital is returned. If any Underlying is below the Capital Protection Barrier, capital return will be reduced on a 1-for-1 basis. For example if the worst performing Underlying has fallen to 40% of its original level, 40% of the capital will be returned.

Benefits

- Opportunity for regular income payments even where the Underlyings show significant falls.
- A memory feature, whereby income previously unpaid, will be included when the income trigger is next activated.
- Autocall feature potentially shortens the investment term and is triggered by minimal growth.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing.

Risks

- The return is limited to the pre-defined investment terms.
- The income payment is conditional upon the Underlying performance.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuer's credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- There is a risk to capital should one of the Underlyings breach the Capital Protection Barrier on its Final Observation date.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

Product Facts and Features

Issuer:	UBS AG
Credit Ratings:	Moody's Aa2, S&P A+, Fitch AA
Source:	UBS AG 19.08.2026
Maximum Term:	5 years
Investment Structure:	Memory Income Autocall
Autocall Opportunities:	Monthly (First Observation at 12 months)
Autocall Trigger:	100% of initial level
Memory Income Rate:	GBP: 0.775% Monthly (9.30% p.a.)
Income Trigger:	90% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	65% Final level (European style)

Underlying Basket	**Bloomberg Code**
Italy: FTSE MIB Index	FTSEMIB Index
Japan: Nikkei 225	NKY Index
US: Nasdaq 100	NDX Index
US: Russell 2000	RTY Index

Key Information

Subscription Period:	19 Aug 2026 – 10 Sept 2026 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	11 September 2026
Issue Date:	18 September 2026
1st Coupon Observation:	13 October 2026
1st Autocall Observation:	13 September 2027
Final Observation:	11 September 2031
Maturity Date:	18 September 2031
Denominations:	1,000 then lots of 1,000
ISIN:	GBP: XS3306389407

How the Investment works

Observation 1 to 11 → Are all Underlyings at or above the Income Trigger? → Yes → **Income paid (plus any missed income)**

No = No income paid

Observations 12 to 59 → Are all Underlyings at or above the Income Trigger? → Yes → **Income paid (plus any missed Income)** → Are all Underlyings at or above the Autocall Trigger? → Yes → **Early Maturity = Full capital returned**

No = No income paid

No = Investment Continues

Final Observation → Are all Underlyings at or above the Income Trigger? → Yes → **Income paid (plus any missed Income) and full capital returned**

No = No income paid → **Full capital repaid if all are above the Capital Protection Barrier**
If any are below the Capital Protection Barrier, capital is reduced on 1-for-1 basis in-line with the worst performing Underlying

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Observation dates (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Income Trigger	Autocall Trigger		Observation Date	Payment Date	Income Trigger	Autocall Trigger
Observation 1	13 Oct 2026	20 Oct 2026	90%	n/a	**Observation 31**	11 April 2029	18 April 2029	90%	100%
Observation 2	11 Nov 2026	18 Nov 2026	90%	n/a	**Observation 32**	11 May 2029	18 May 2029	90%	100%
Observation 3	11 Dec 2026	18 Dec 2026	90%	n/a	**Observation 33**	11 June 2029	18 June 2029	90%	100%
Observation 4	12 Jan 2027	19 Jan 2027	90%	n/a	**Observation 34**	11 July 2029	18 July 2029	90%	100%
Observation 5	12 Feb 2027	19 Feb 2027	90%	n/a	**Observation 35**	13 Aug 2029	20 Aug 2029	90%	100%
Observation 6	11 March 2027	18 March 2027	90%	n/a	**Observation 36**	11 Sept 2029	18 Sept 2029	90%	100%
Observation 7	12 April 2027	19 April 2027	90%	n/a	**Observation 37**	11 Oct 2029	18 Oct 2029	90%	100%
Observation 8	11 May 2027	18 May 2027	90%	n/a	**Observation 38**	12 Nov 2029	19 Nov 2029	90%	100%
Observation 9	11 June 2027	18 June 2027	90%	n/a	**Observation 39**	11 Dec 2029	18 Dec 2029	90%	100%
Observation 10	12 July 2027	19 July 2027	90%	n/a	**Observation 40**	11 Jan 2030	18 Jan 2030	90%	100%
Observation 11	12 Aug 2027	19 Aug 2027	90%	n/a	**Observation 41**	12 Feb 2030	19 Feb 2030	90%	100%
Observation 12	13 Sept 2027	20 Sept 2027	90%	100%	**Observation 42**	11 March 2030	18 March 2030	90%	100%
Observation 13	12 Oct 2027	19 Oct 2027	90%	100%	**Observation 43**	11 April 2030	18 April 2030	90%	100%
Observation 14	11 Nov 2027	18 Nov 2027	90%	100%	**Observation 44**	13 May 2030	20 May 2030	90%	100%
Observation 15	13 Dec 2027	20 Dec 2027	90%	100%	**Observation 45**	11 June 2030	18 June 2030	90%	100%
Observation 16	11 Jan 2028	18 Jan 2028	90%	100%	**Observation 46**	11 July 2030	18 July 2030	90%	100%
Observation 17	14 Feb 2028	21 Feb 2028	90%	100%	**Observation 47**	13 Aug 2030	20 Aug 2030	90%	100%
Observation 18	13 March 2028	20 March 2028	90%	100%	**Observation 48**	11 Sept 2030	18 Sept 2030	90%	100%
Observation 19	11 April 2028	20 April 2028	90%	100%	**Observation 49**	11 Oct 2030	18 Oct 2030	90%	100%
Observation 20	11 May 2028	18 May 2028	90%	100%	**Observation 50**	11 Nov 2030	18 Nov 2030	90%	100%
Observation 21	12 June 2028	19 June 2028	90%	100%	**Observation 51**	11 Dec 2030	18 Dec 2030	90%	100%
Observation 22	11 July 2028	18 July 2028	90%	100%	**Observation 52**	14 Jan 2031	21 Jan 2031	90%	100%
Observation 23	14 Aug 2028	21 Aug 2028	90%	100%	**Observation 53**	12 Feb 2031	19 Feb 2031	90%	100%
Observation 24	11 Sept 2028	18 Sept 2028	90%	100%	**Observation 54**	11 March 2031	18 March 2031	90%	100%
Observation 25	11 Oct 2028	18 Oct 2028	90%	100%	**Observation 55**	14 April 2031	22 April 2031	90%	100%
Observation 26	13 Nov 2028	20 Nov 2028	90%	100%	**Observation 56**	13 May 2031	19 May 2031	90%	100%
Observation 27	11 Dec 2028	18 Dec 2028	90%	100%	**Observation 57**	11 June 2031	18 June 2031	90%	100%
Observation 28	11 Jan 2029	18 Jan 2029	90%	100%	**Observation 58**	11 July 2031	18 July 2031	90%	100%
Observation 29	13 Feb 2029	20 Feb 2029	90%	100%	**Observation 59**	12 Aug 2031	19 Aug 2031	90%	100%
Observation 30	12 March 2029	19 March 2029	90%	100%	**Final Observation**	11 Sept 2031	18 Sept 2031	90%	65% European Barrier

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UBS Group AG provides financial services to private, corporate, and institutional clients. The Company offers investment, retail, and corporate and institutional banking, as well as holistic wealth management planning and asset management services. UBS Group also offers securities services such as fund administration and third-party fund management.

Source: Bloomberg 19.08.2026

Rationale

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

The opportunity for an income stream can be of key importance to investors as part of their wealth planning. The probability of an income payment being triggered is increased with this investment as an Underlying needs to show a fall of 10% from its initial level on any observation date before the income stream is disrupted. The investment also benefits from a memory feature so that if any income payments have missed being paid, they will catch-up the next time all Underlyings are above the Income Trigger on an observation date. The Underlyings have been selected in order to support the anticipated delivery of that income.

The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to secure capital value, as well as the chance to take advantage of future market trends.

To manage the capital risk, a final level barrier set at 65% means an Underlying must fall by more than 35% over the full term before capital is at risk.

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Suitability

This product may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking income rather than growth.
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the income payments.
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.
- Appreciate that income payments are conditional but understand that the memory feature can deliver previously missed income payments.

Underlyings

The Index consists of the 40 most liquid and capitalized stocks listed on the Borsa Italiana. In the **FTSE MIB Index** foreign shares are eligible for inclusion. Secondary lines are not eligible for inclusion. The calculation and methodology is unchanged from S&P MIB Index.

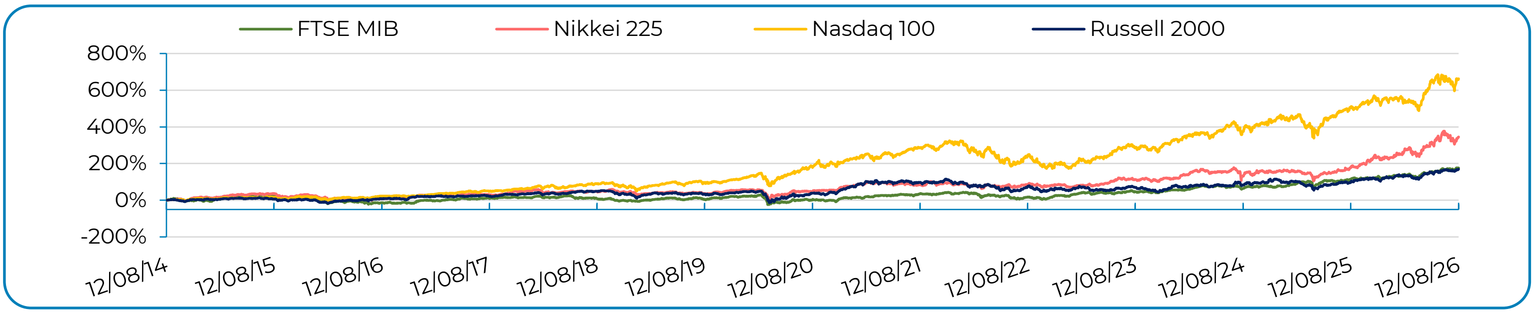
The **Nikkei-225 Stock Average** is a price-weighted average of 225 top-rated Japanese companies listed in the First Section of the Tokyo Stock Exchange. The Nikkei Stock Average was first published on May 16, 1949, where the average price was ¥176.21 with a divisor of 225.

The **NASDAQ-100 Index** is a modified capitalization-weighted index of the 100 largest and most active non-financial domestic and international issues listed on the NASDAQ. No security can have more than a 24% weighting. The index was developed with a base value of 125 as of February 1, 1985. Prior to December 21,1998 the Nasdaq 100 was a cap-weighted index.

The **Russell 2000 Index** is comprised of the smallest 2000 companies in the Russell 3000 Index, representing approximately 8% of the Russell 3000 total market capitalization. The real-time value is calculated with a base value of 135.00 as of December 31, 1986. The end-of-day value is calculated with a base value of 100.00 as of December 29, 1978.

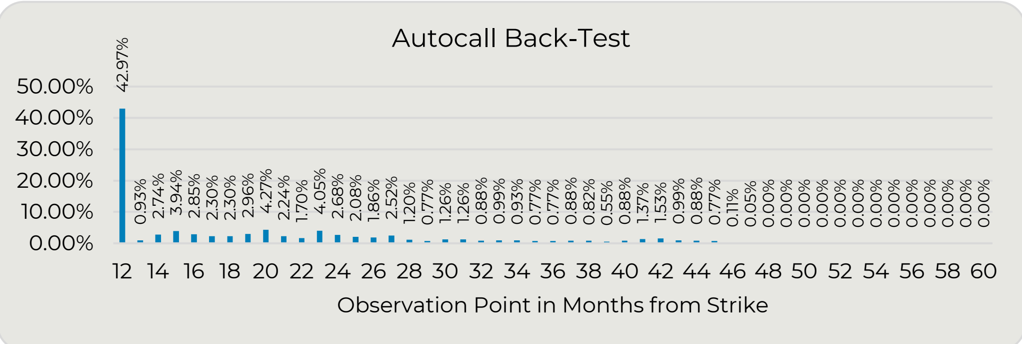
Source: Bloomberg 19.08.2026

Movement in the Underlyings over a 12 year period



12 year back-testing

- Back-testing shows how the investment would have performed historically using data from previous potential strike dates and observations. Although past performance is not an indication of future performance, it can give a factual insight into how the investment would have performed historically.
- This 12 year back-test shows the historical data for a full 7 years of 5 year products that could reach the full term.
- Of the 1,827 product scenarios tested, none would reach the full term without autocalling .
- Every coupon observation has also been tested, and out of all 1,827 product scenarios tested, 100% of coupons would have been paid.



Total Number Tested:	1,827
% Matured Early:	100%
% To Reach Final Date:	0.00%
% That Returned Full Capital:	100%
% Barrier Breach:	0.00%
% Of Coupons Paid:	100%
Average Historic Return GBP:	9.30% p.a.

Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks

Source: Bloomberg 19.08.2026 Data period: 12.08.2014 to 12.08.2026 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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Placing trades

- Trade orders should be sent to orders@idad.com
- All trades will be settled direct with IDAD's Euroclear a/c 44382

Secondary market

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date. Trading details as above.

Selling restrictions for securities

The purchaser ("Purchaser") of the securities ("Securities") represents and agrees that the Securities shall not be offered, advertised, sold or otherwise transferred, either directly or indirectly to any person in violation of economic sanctions or wider restrictions applicable to either the Purchaser or the Issuer. The information contained herein does not constitute an offer or invitation to purchase securities (the "Securities") by anyone in any jurisdiction in which such offer or invitation is not authorized or to any person to whom it is unlawful to make such offer or invitation. The distribution of this document and the offering or sale of the Securities may be prohibited or restricted by law in some jurisdictions. The Securities may not be publicly offered, sold or delivered within or from the jurisdiction of any country, except in accordance with the applicable laws and other legal provisions, and provided further that the Issuer does not incur any obligations. The Issuer has not undertaken any steps, nor will the Issuer undertake any steps, aimed at making the public offering of the Securities or their possession or the marketing of offering documents related to the Securities legal in such jurisdiction if this requires special measures to be taken.

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Fees of up to 1.200% p.a. for the maximum term of the investment may be paid by the Issuer to cover marketing, distribution and advice costs. The fees have been fully accounted for in the calculation of the Product's structure. For example, this means that an investment of £10,000 will have any income/growth payments and capital protection based on the full £10,000.

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