

## 9.75% p.a. Worst of Kick-In GOAL

Underlyings: Daimler / Ferrari / Porsche  
SSPA product type: Barrier Reverse Convertible (1230)

### Product information

Distance to barrier	<b>40.00% at issuance</b>
Barrier observation	<b>continuous</b>
Currency	<b>EUR</b>
Currency hedging	<b>None</b>
Coupon p.a.	<b>9.75%</b>

ISIN / SIX symbol	<b>CH0575735144 / KHMODU</b>
Tenor	<b>1 year</b>
Fixing date	<b>11 November 2020</b>
Expiry	<b>11 November 2021</b>
Settlement	<b>in cash</b>

### Underlying information

Underlying	Daimler		Ferrari		Porsche	
Reference price	EUR	52.99	EUR	177.45	EUR	54.44
Strike level	EUR	52.99	EUR	177.45	EUR	54.44
Kick-In level	EUR	31.79	EUR	106.47	EUR	32.66
Conversion ratio		18.87149		5.63539		18.36885

### Product description

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. The following scenarios apply:

**Scenario 1** If 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 nominal plus the coupon on the redemption date.

**Scenario 2** If at least one of the underlyings touches or breaches the respective barrier during the barrier observation period ("Kick-In Event"), 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 investor will, under consideration of the conversion ratio, receive an amount that corresponds to the closing price of the underlying asset with the worst performance. The coupon will be paid out in addition.

#### 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](http://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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