USD 3% per annum Phoenix Autocallable EDT linked to the worst of ABMD, PM, SPG, TWLO and WDC due 13.02.2025 Informed

TERM SHEET

Reference is made to the Structured Products Standard Terms as published on website: <u>http://bcs-sp.com/</u> (**Standard Terms**), which are incorporated by reference herein and form, together with the Request, Confirmation and this Term Sheet a single agreement and shall be read and construed as one document. Capitalized terms used but not defined herein have the meanings ascribed to them under the Standard Terms.

1. General

13.02.2020 13.02.2025 Principal							
Brokercreditservice Structured Products Plc							
The amount of Notional shall be the multiple of USD 1, but in any case not less							
than USD 40000							
Ticker		lssuer			ISIN		Currency
ABMD		Abiomed Inc			US0036541003		USD
PM		Philip Morris Inc.			US7181721090		USD
SPG		Simon Property Group Inc			US8288061091		USD
TWLO WDC		Twilio Inc			US90138F1021		USD
		Western Digital Corp.			US9581021055		USD
13.05.2020	13	.08.2020	13.11.2020	13.02.20	021	13.05.2021	13.08.2021
13.11.2021	13	.02.2022	13.05.2022	13.08.20	022	13.11.2022	13.02.2023
13.05.2023	13	.08.2023 13.11.2023 13.02.202			024	13.05.2024	13.08.2024
13.11.2024							
With respect to each Share, its Initial Price multiplied by 0,7.							
With respect to each Share, its Initial Price multiplied by 1.							
The ratio of the Current Price of the relevant Share to its Second Strike Price.							
An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.							
3 % per annum							
A period of time between the Event Determination Dates (from and excluding							
each Event Determination Date to and including the consequent Event							
Determination Date). The first Coupon Period shall start from and excluding the							
Valuation Date. The last Coupon Period shall end on and including the Maturity							
Date.							
Worst Performing Share: The Share with the lowest Performance Ratio on the Maturity Date or the E							
Termination Date (as applicable).							
elivery Volume: The volume of the Worst Performing Share to be delivered to the Buyer in case							
the Contract is settled physically pursuant to clause 6 herein. The Delivery							
Volume shall be calculated:							
 (a) as the Notional divided by the Second Strike Price of the Worst Performing Share rounding down to the nearest whole number; 							
	13.02.2025 Principal Brokercredit The amount than USD 40 Ticker ABMD PM SPG TWLO WDC 13.05.2020 13.11.2021 13.05.2023 13.11.2021 13.05.2023 13.11.2024 With respect With respect With respect The ratio of the ratio of the each Event Determination Date. The Share w Termination The volume the Contract Volume shall (a) as t	13.02.2025 Principal Brokercreditsery The amount of I than USD 40000 Ticker ABMD PM SPG TWLO WDC 13.05.2020 13 13.11.2021 13 13.05.2023 13 13.11.2024 With respect to With respect to With respect to The ratio of the An amount paya 3 % per annum A period of time each Event De Determination D Valuation Date. Date. 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The first Coupon Period shall start from and e Valuation Date. The last Coupon Period shall end on and including to Date.The Share with the lowest Performance Ratio on the Maturity Date Termination Date (as applicable).The volume of the Worst Performing Share to be delivered to the B the Contract is settled physically pursuant to clause 6 herein. T Volume shall be calculated: (a) as the Notional divided by the Second Strike Price of

2. Prepayment

The Buyer shall pay to the Seller the Notional not later than the day following the Trade Date.

3. Autocall

If on any Event Determination Date the Current Price of each Share is equal to above its Second Strike Price, the Contract shall be terminated, and the Seller shall within 2 Business Days upon the relevant Event Determination Date repay to the Buyer the Notional. For the avoidance of doubt, in this case all further obligations between Buyer and Seller are terminated.

4. Coupon Payment

If on any Event Determination Date or the Maturity Date the Current Price of each Share is equal to or exceeds the First Strike Price the Buyer will receive:

(a) a Coupon equal to the Coupon Rate on the Notional as calculated for the relevant Coupon Period; and

(b) Coupons calculated with respect to all preceding Coupon Periods, for which no Coupon payments were made.

All payments specified above shall be made within 2 Business Days following the relevant Event Determination Date. For the avoidance of doubt, if on any Event Determination Date or the Maturity Date the Current Price of any Share is below the First Strike Price, no Coupon will be paid for the relevant Coupon Period.

5. Cash Settlement

If on the Maturity Date the Current Price of all Shares is equal to or above the First Strike Price, the Seller shall repay to the Buyer the Notional within 2 Business Days thereupon.

6. Physical Settlement

If on the Maturity Date the Current Price of any Share is below the First Strike Price the Seller shall deliver to the Buyer the Worst Performing Share in its Delivery Volume within 5 Business Days thereupon.

If due to any circumstances beyond the Seller's reasonable control (including, but not limited to, any Extraordinary Event) the Seller is unable to physically deliver the Worst Performing Share to the Buyer, the Contract shall be settled in cash by payment of the product of the Current Price of the Worst Performing Share and its Delivery Volume to the Buyer within 5 Business Days from the Maturity Date.

7. Potential Adjustment Event

If during the period from the date of the Confirmation to and including the Maturity Date any Potential Adjustment Event occurs in relation to any Share (the Affected Share) the Seller shall, following the declaration of the terms of any Potential Adjustment Event, make the corresponding adjustment to the relevant Product terms, as the Seller in its sole and absolute discretion determines appropriate and determine the effective date of that adjustment. The Seller shall within ten 10 Business Days after the date of such adjustment give notice as soon as practicable to the Buyer, stating the adjustment and giving brief details of the Potential Adjustment Event, including the methodology used for the adjustment.

8. Extraordinary Event

If during the period from the date of the Confirmation to and including the Maturity Date any Extraordinary Event occurs in relation to any Share (the Affected Share) the Affected Share's Current Price following that Extraordinary Event shall be determined as 70% of its latest available Current Price.

9. Early Termination

The Early Termination Amount payable by the Seller to the Buyer within 5 Business Days upon the Early Termination Date shall be 65% of the Notional multiplied by the lesser of (a) one; or (b) the ratio between the Worst Performing Share's Current Price and its Second Strike Price. The Seller may at its own discretion increase the Early Termination Amount.