USD 22,2% per annum Phoenix Autocallable EDT linked to the worst of AAL, DAL, MOS, MU and TSLA due 02.02.2026 Informed

TERM SHEET

Reference is made to the Structured Products Standard Terms for clients of BCS (Capital (DIFC) Limited 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

02.02.2021 02.02.2026 Principal						
The amount of Notional shall be the multiple of USD 1, but in any case not less than USD 30000						
Ticker		Issuer			ISIN	Currency
AAL American Airlines Group			US02376R1023		USD	
DAL	Del	Delta Air Lines Inc			473617023	USD
MOS	M	Mosaic Co/The			1945C1036	USD
MU	Micro	Micron Technology Inc			951121038	USD
TSLA		Tesla Inc			8160R1014	USD
02.05.2021	02.08.2021	02.11.2021	02.02.	.2022	02.05.2022	02.08.2022
02.11.2022	02.02.2023	02.05.2023	02.08	.2023	02.11.2023	02.02.2024
02.05.2024	4 02.08.2024 02.11.2024 02.02.2025 02.05.2025 02.08.2025					
02.11.2025						
02.02.2026						
Closing Price of a Share as of Valuation Date						
With respect to each Share, its Initial Price multiplied by 0,7.						
With respect to each Share, its Initial Price multiplied by 1.						
With respect to each Share, its Initial Price multiplied by 0,7.						
The ratio of the Current Price of the relevant Share to its Initial Price.						
An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.						
22,2 % 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.						
The Share with the lowest Performance Ratio on the Redemption Valuation Date						
or the Early Termination Valuation Date (as applicable).						
The Volume shall be calculated:						
 (a) as the Notional divided by the Initial Price of the Worst Performing Share rounding down to the nearest whole number; 						
	02.02.2026 Principal BROKERCREDI The amount of than USD 3000 Ticker AAL DAL MOS MU TSLA 02.05.2021 02.11.2022 02.05.2024 02.11.2025 02.02.2026 Closing Price of With respect t With respect t With respect t With respect t With respect t With respect t The ratio of th An amount pa 22,2 % per am A period of tim each Event I Determination Valuation Date Date. The Share with or the Early Te The Volume sh (a) as the	02.02.2026 Principal BROKERCREDITSERVICE ST The amount of Notional st than USD 30000 Ticker AAL Americ DAL Del MOS NV MU Micro TSLA 02.05.2021 02.08.2021 02.11.2022 02.02.2023 02.05.2024 02.08.2024 02.11.2025 02.02.2026 Closing Price of a Share as With respect to each Shar With respect to each Shar The ratio of the Current P An amount payable by the 22,2 % per annum A period of time between each Event Determination Date. 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The first Coupon Period shall end on a Date. 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With respect to each Share, its Initial Price multiplied by 0,7. The ratio of the Current Price of the relevant Share to its Initial Price An amount payable by the Seller to the Buyer pursuant to clause 4(22,2 % per annum A period of time between the Event Determination Dates (from a each Event Determination Date to and including the consee Determination Date). The first Coupon Period shall start from and e Valuation Date. The last Coupon Period shall end on and including Date. The Share with the lowest Performance Ratio on the Redemption Valuation Date (as applicable). The Volume shall be calculated: (a) as the Notional divided by the Initial Price of the Worst Performance Valuation Date (as applicable).

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 Autocall 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, including but not limited to those specified in clauses 4 and 5 hereof, are terminated.

4. Coupon Payment

If on any Event Determination Date or the Redemption Valuation Date the Current Price of each and all Shares are equal to or exceeds the Coupon Barrier 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 Redemption Valuation Date the Current Price of any Share is below the Coupon Barrier Price, no Coupon will be paid for the relevant Coupon Period.

5. Cash Settlement

If on the Redemption Valuation Date the Current Price of each and all Shares is equal to or above the Redemption Price, the Seller shall pay to the Buyer the Notional within 2 Business Day of occurrence of the Maturity Date.

If on the Redemption Valuation Date the Current Price of any Share is below the Redemption Price, the Seller shall pay to the Buyer amount of the product of the Current Price of the Worst Performing Share and the Volume within 5 Business Days from the Maturity Date. The Volume shall be calculated as the Notional divided by the Initial Price of the Worst Performing Share rounding down to the nearest whole number.

6. 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.

7. 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.

8. 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 as of Early Termination Valuation Date and its Initial Price. The Seller may at its own discretion increase the Early Termination Amount.