Key Information Document (KID)

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	USD 26% per annum Phoenix Autocallable EDT linked to the worst of BILI			
	US, FTCH US, FUTU US, LI US and NOVA US due 31.08.2026 Informed			
Name of PRIIP manufacturer	BROKERCREDITSERVICE STRUCTURED PRODUCTS PLC			
Detail of how to get in contact with PRIIP	By e-mail at info@bcs-sp.com; by telephone at: +357 257 74044; or by			
manufacturer	post at: Agia Zoni Street, 12, AGIA ZONI CENTER, flat/office 103, 3027			
	Limassol, Cyprus			
Competent authority	Cyprus Securities and Exchange Commission (CySEC)			
Website	http://bcs-sp.com/			
Date of KID	31.08.2021			

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

What is the Product?

Туре

Cyprus law governed over-the-counter (OTC) equity derivative transaction linked to the worst performing share among those set out below with 'autocall' and 'memory coupon' features. Forms of contract documentation governing this type of transactions can be found at: http://bcs-sp.com/otc/. You may invest not less than USD30000 in the product.

Under the applicable laws and regulations of the Republic of Cyprus it may be required for you to enter into OTC derivative transactions with Brokercreditservice Structured Products Plc through a duly authorized and regulated investment firms (including BrokerCreditService (Cyprus) Ltd or BCS Capital (DIFC) Limited) acting as agent for and on your behalf (**intermediary**). Brokercreditservice Structured Products Plc does not guarantee that any intermediary will agree to act for and on your behalf in entering into any such transactions.

Objective

The product is designed to provide a return in the form of (1) conditional coupon payments and (2) a cash payment depending on the **worst performing share** current price as of Redemption Valuation Date (as defined below) on termination of the product. The timing and amount of these payments will depend on the performance of the underlying shares. The product has a fixed term and will terminate on the **maturity date** (as defined below), unless terminated early. If, at redemption valuation date, the worst performing share's **current price** (as defined below) has fallen below 70,00% of its **initial price** (as defined below), you will receive the worst performing share in its **volume** (as defined below) and, consequently, **LOSE UP TO YOUR ENTIRE INVESTMENT. Coupon**. If on any **event determination date** (as defined below) the worst performing share's current price *is at or above* 70,00% of its initial price you will, within two (2) business days following that event determination date, receive a **coupon** equal to 26,00% per annum on the amount of your investment calculated for the period starting from the immediately preceding event determination date or, in respect of the first coupon, **valuation date** (as defined below) plus any unpaid coupon(s) for the previous period(s).

Early termination following an autocall. The product will terminate prior to the maturity date if, on any event determination date, the current price of each underlying share *is at or above* 100,00% of its initial price. In such case, you will, within two (2) business days following that event determination date, receive, in addition to any final coupon, a cash payment equal to the amount of your investment. No further payments will be made on any date after such event determination date.

Termination on the maturity date. If the product has not terminated early, on the maturity date, you will receive:

- (1) if the worst performing share's current price on the redemption valuation date *is at or above* 70,00% of its initial price, a cash payment equal to the amount of your investment; or
- (2) if the final reference level of the worst performing share is below 70,00% of its initial price on the redemption valuation date, 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.

Potential adjustment events. If during the lifetime of the product a split, consolidation or any other event having a diluting or concentrative effect on the theoretical value of the relevant underlying share occurs the terms of the product may be correspondingly adjusted and you will be duly notified of such adjustment.

Extraordinary events. If during the term of the product any extraordinary event (such as nationalization, insolvency or delisting) occurs in respect of an issuer of any underlying share, such share's current price in respect of any date for the purposes of the product shall be decreased by 30%. Consequently, due to an extraordinary event you may **LOSE UP TO YOUR ENTIRE INVESTMENT**.

Inderlying shares ITLUS Billibili inc US090401060 US0 ITUUS Billibili inc US090401060 US0 ITUUS Futu Holdings Ltd US302118L1061 USD UUS LU Jacto inc US0020X1027 USD VIDUS Sunnova Energy International US86745K1043 USD Prime The closing price of an underlying share as of an event determination date, redemption valuation date early termination valuation date Volume: In respect of each share - the amount of your investment divided by 100% of such share initial price rounding down to the nearest whole number. Event determination date: Quarterly following the valuation date Redemption Valuation 31.08.2026 Valuation date:								
III US Bilbill line US00000000 FTCH US Farfetch Ltd Class A KY30744W1370 USD FTCH US Farfetch Ltd Class A KY30744W1370 USD ULUS LJ Auto Inc US56118L1061 USD UNX US Sunnova Energy turternational US86745K1043 USD efinitions Current price: The closing price of an underlying share as of an event determination date, redemption valuation date or early termination valuation date Inc Volume: In respect of each share - the amount of your investment divided by 100% of such share initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2021 Bartice Bartice Waluation date: 31.08.2021 Bartice Bartice Waluation date: 10.08.2026 Bartice Bartice Waluation date Silo8.2021 Bartice Bartice Worst performing share: For a given date, the underlying share with the worst performance between the initial price they can understand the interaction between the conditional payments under the product; Bartice and the underlying shares' erromance: they can afford to have their invested capital locked in for the full term of the product;		lssu	Jer	ISIN	Currenc	v		
FTCH LUS Fartech Ltd Class A KY39744W1070 USD FUTU US Futu Holdings Ltd US36113L1061 USD UVS Li Akto Inic US50202M1027 USD NOVA US Sunnova Energy International US86745K1043 USD Inc Inic Inic Inic efinitions The closing price of an underlying share as of an event determination date, redemption valuation date or early termination valuation date Inic respect of each share - the amount of your investment divided by 100% of such share initial price. Event determination dates: Quarterly following the valuation date Inic an underlying share as of the valuation date Redemption Valuation 31.08.2026 Just 2021 Vorst performing share: So a given date, the underlying share with the worst performance between the initial price or an underlying share with the worst performance between the initial price of an underlying share so an underlying share's arong and the current price Intended totable of fered to retail investors who fulfil all of the criteria below: They an afford to have their invested capital locked in for the full term of the product; they can afford to have their invested capital locked in for the full term of the product; They can afford to have their invested capital locked in for the full term of the product; thay can afford to have dagital locked in for the lut term of the product;	BILI US			-		<u> </u>		
Futu Vol Futu Holdings Ltd USS011811061 USD LU US Lutato inc US50202M1027 USD NOVA US Sunnova Energy International US86745K1043 USD Current price: The closing price of an underlying share as of an event determination date, redemption valuation date or early termination valuation date Inc Volume: In respect of each share - the amount of your investment divided by 100% of such share initial price: rounding down to the nearest whole number. Event determination dates: Quarterly following the valuation date Initial price: The closing price of an underlying share as of the valuation date Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2026 Valuation date: 10.02.026 Valuation date: 10.02.026 Valuation date: 10.02.026 Valuation date: 10.08.2026 Valuation date: 10.08.2026 Ince contraction between the conditional payments under the product;								
II US II Auto inc USS0202741027 USD NOVA US Sunnova Energy International USB6745K1043 USD finitions The closing price of an underlying share as of an event determination date, redemption valuation date or early termination valuation date In respect of each share - the amount of your investment divided by 100% of such share initial price. Yolume: In respect of each share - the amount of your investment divided by 100% of such share initial price. The closing price of an underlying share as of the valuation date Noticity The closing price of an underlying share as of the valuation date antital price. The closing price of an underlying share as of the valuation date. Nottrity date: 31.08.2026 Jaluation date: 31.08.2026 Valuation date: 31.08.2026 Jaluation date: The closing prive store who fulfil all of the criteria below: they can understand the expert price For a given date, the underlying share with the worst performance between the initial price they can understand the espence of extraordinary events, and comprehend the negative effect that such events can 1 they can afford to have their invested capital locked in for the full term of the product; they can afford to have their invested capital locked in for the full term of the negative effect that such events can 1 e product 's financial result. Mate the risks and what could								
NOVA US Sunnova Energy International inc US86745K1043 USD efinitions The closing price of an underlying share as of an event determination date, redemption valuation date or early termination valuation date Volume: In respect of each share - the amount of your investment divided by 100% of such share initial price rounding down to the nearest whole number. Event determination dates: Quarterly following the valuation date Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2026 Valuation date: 31.08.2026 Valuation date: 31.08.2021 Worst performing share: For a given date, the underlying share with the worst performance between the initial price and the current price they can understand the interaction between the conditional payments under the product and the underlying shares? reformance;								
inc efinitions Current price: The closing price of an underlying share as of an event determination date, redemption valuation date Volume: In respect of each share - the amount of your investment divided by 100% of such share initial price: The closing price of an underlying share as of the valuation date Event determination dates: Quarterly following the valuation date Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2026 Date: 31.08.2021 Worst performing share: For a given date, the underlying share with the worst performance between the initial price they date relation date: 31.08.2026 Voluti is intended to be offered to retail investors who fulfil all of the criteria below: . they an understand the interaction between the conditional payments under the product; . they can understand the sence of extraordinary events, and comprehend the negative effect that such events can be product's financial result. Vhat are the risks and what could I get in return? isk indicator Import aggressive risk class and rates the potentil losses from product performance a event will lose more youck and product performance a or you could bes some or all westment. very can understand the sage of movements on the market or because we are not able to pay you. We have classil roduct								
Current price: The closing price of an underlying share as of an event determination date, redemption valuation date or early termination valuation date Volume: In respect of each share - the amount of your investment divided by 100% of such share initial price: Cuarterly following the valuation date Event determination dates: Quarterly following the valuation date Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2026 Date: 31.08.2026 Valuation date: 1.08.700401 Vand a			-					
valuation date or early termination valuation date In respect of each share - the amount of your investment divided by 100% of such share initial price rounding down to the nearest whole number. Event determination dates: Quarterly following the valuation date Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2026 Date: Maturity date: Waturity date: 31.08.2026 Valuation date: 31.08.2021 Incerced and for the current price and the current price Intersed and for the current price<	efinitions							
Volume: In respect of each share - the amount of your investment divided by 100% of such share initial price rounding down to the nearest whole number. Event determination dates: Quarterly following the valuation date Initial price: Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation Bate: 31.08.2026 Date: Maturity date: 31.08.2026 Valuation date: 31.08.2026 Valuation date: 31.08.2026 Valuation date: 31.08.2026 Valuation date: 31.08.2021 Worst performing share: For a given date, the underlying share with the worst performance between the initial price thedded retail investor Interprice his product is intended to be offered to retail investors who fulfil all of the criteria below: Interprice they can understand the interaction between the conditional payments under the product; It was afford to have their invested capital locked in for the full term of the product; It they can afford to have their invested capital invested in the product; It was and the assence of extraordinary events, and comprehend the negative effect that such events can the product's financial result. Valuation the essence of movements on the market performance so you could lose some or all to the an over aggressive risk class and rates the potential losses from product so w	Current prio	e:	The closing pric	e of an underlying s	hare as of	an event deter	mination date, redemp	tion
Initial price rounding down to the nearest whole number. Event determination dates: Quarterly following the valuation date Redemption Valuation 31.08.2026 Date: Waturity date: 31.08.2021 Worst performing share: For a given date, the underlying share as of the valuation date reded retail investor For a given date, the underlying share with the worst performance between the initial pr and the current price they have prior experience in investing in derivative products; they can understand the interaction between the conditional payments under the product and the underlying share' they can afford to have their invested capital locked in for the full term of the product; they can afford to have their invested capital locked in for the full term of the product; they can afford to have their invested capital invested in the product; they can afford to have their invested capital invested in the product; they can afford to have their invested capital invested in the product; they can afford to have their invested capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they can afford to lose part or all of the capital invested; they capital the interaction between the capital invested; they can afford to lose part or all of the capital invested; they capital the capital invest	_							
Event determination dates: Quarterly following the valuation date Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2026 Date: Maturity date: 31.08.2026 Valuation date: 31.08.2021 Worst performing share: For a given date, the underlying share with the worst performance between the initial pr and the current price tended retail investor his product is intended to be offered to retail investors who fulfil all of the criteria below: . they have prior experience in investing in derivative products; . they can understand the interaction between the conditional payments under the product and the underlying shares' erformance; . they can afford to have their invested capital locked in for the full term of the product; . they can afford to have their invested capital locked in the product; . they can afford to have their invested capital locked in the product; . they can afford to have their sessence of extraordinary events, and comprehend the negative effect that such events can be product's financial result. What are the risks and what could I get in return? isk indicator 1 2 3 4 5 6 7 Lower risk Higher risk the summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely i the product will lose money because of movements on the market or because we are not able to pay you. We have classif roduct as 6 ou of 7, which is an over aggressive risk class and rates the potential loses from product gerormance avel. This product does not include any protection from future market performance so you could lose some or all was regime in your residence jurisdiction may affect the product's overall return. e aware of currency risk: If the currency of your account is different to the currency of this product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product into the account currency. This ris onsidered in the indicator shown above. or	Volume:		-		-		vided by 100% of such s	share's
Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2026 Date: Maturity date: 31.08.2026 Valuation date: 31.08.2026 Valuation date: 31.08.2021 Worst performing share: For a given date, the underlying share with the worst performance between the initial pr and the current price mended retail investor his product is intended to be offered to retail investors who fulfil all of the criteria below: they have prior experience in investing in derivative products; they have prior experience in invested capital locked in for the full term of the product; they can afford to have their invested capital locked in the trudeut; they can afford to have their capital invested in the product; they can afford to have their action between the conditional payments under the product that such events can be product's financial result. Vhat are the risks and what could I get in return? isk indicator 1 2 3 4 5 6 7 Lower risk Higher risk Higher risk He summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely i the product will loses noney because of movements on the market or because we are not able to pay you. We have calcult vestment. as regime in your residence jurisdiction may affect the product's overall return. a were of currency risk: If the currency of you account is different to the currency of this product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product, you will be exposed sk of suffering			initial price rou	nding down to the n	earest wh	ole number.		
Initial price: The closing price of an underlying share as of the valuation date Redemption Valuation 31.08.2026 Date: 31.08.2026 Valuation date: 31.08.2026 Valuation date: 31.08.2027 Worst performing share: For a given date, the underlying share with the worst performance between the initial pr and the current price The definition of the current price The product is intended to be offered to retail investors who fulfil all of the criteria below: . they have prior experience in investing in derivative products; . they can understand the interaction between the conditional payments under the product and the underlying shares' erformance; . they can afford to have their invested capital locked in for the full term of the product; . they can understand the essence of extraordinary events, and comprehend the negative effect that such events can be product's financial result. Vhat are the risks and what could I get in return? isk indicator 1 2 3 4 5 6 7 Lower risk Higher risk Higher risk He summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely in the product will lose more because of movements on the market or because we are not able to pay you. We have classif westment. as regime in your residence jurisdiction may affect the product's overall return. a ware of currency risk: If the currency of your account is different to the currency of this product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product, you will be exposed sk of suffering a loss as a result of the conversion of the currency of the product, you will be exposed sk of suffering a loss as a result of th	Event deter	mination dates:	Quarterly follo	wing the valuation o	late			
Date: Maturiy date: 31.08.2026 Valuation date: 31.08.2021 Worst performing share: For a given date, the underlying share with the worst performance between the initial pr and the current price htended retail investor his product is intended to be offered to retail investors who fulfil all of the criteria below: . they have prior experience in investing in derivative products; . they can understand the interaction between the conditional payments under the product and the underlying shares' erformance; . they can afford to have their invested capital locked in for the full term of the product; . they can afford to have part or all of the capital invested in the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to lose part or all of the capital invested in the product; . they can inford to lose part or all of the capital invested in the product; . they can inford to lose part or all of the capital invested in the product; . they can understand the essence of extraordinary events, and comprehend the negative effect that such events can be product's financial result. What are the risks and what could I get in return? tisk indicator <u>1 2 3 4 5 6 7</u> <u>1 2 3 4 5 6 7</u> . Lower risk <u>Higher risk</u> the summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely in the product will lose money because of movements on the market or because we are not able to pay you. We have classil roduct as 6 out of 7, which is an over aggressive risk class and rates the potential losses from product performance a evel. This product does not include any protection from future market performance so you could lose some or all rose sof our regime a loss are suft of the conversion of the currency of the product into the account currency. This ris onsidered	Initial price	:	The closing pric	e of an underlying s	hare as of	the valuation of	date	
Maturity date: 31.08.2026 Valuation date: 31.08.2021 Worst performing share: For a given date, the underlying share with the worst performance between the initial prand the current price thended retail investor investing in derivative products; . they have prior experience in investing in derivative products; . they can understand the interaction between the conditional payments under the product and the underlying shares' erformance; . they can afford to have their invested capital locked in for the full term of the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to lose part or all of the capital investor . they can afford to lose part or all of the capital investor . they can afford to lose part or all of the capital investor . they can afford to lose part or all of the capital investor . they can afford to lose part or all of the c	-	n Valuation	31.08.2026					
Worst performing share: For a given date, the underlying share with the worst performance between the initial pr and the current price htended retail investor his product is intended to be offered to retail investors who fulfil all of the criteria below: . they have prior experience in investing in derivative products; . they can understand the interaction between the conditional payments under the product and the underlying shares' erformance; . they can afford to have their invested capital locked in for the full term of the product; . they can afford to lose part or all of the capital invested in the product; . they can afford to less part or all of the capital invested in the product; . they can understand the essence of extraordinary events, and comprehend the negative effect that such events can be product's financial result. Vhat are the risks and what could I get in return? isk indicator 1 2 3 4 5 7 Ise work risk Migher risk he summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely in the product will lose money because of movements on the market or because we are not able to pay you. We have classit roduct as 6 out of 7, which is an over aggressive risk class and rates the potential losses from product performance a vestment. avergine in your residence jurisdiction may affect the product's overall return.	Maturity da	ite:	31.08.2026					
and the current price htended retail investor his product is intended to be offered to retail investors who fulfil all of the criteria below: they have prior experience in investing in derivative products; they can understand the interaction between the conditional payments under the product and the underlying shares' erformance; they can afford to have their invested capital locked in for the full term of the product; they can afford to lose part or all of the capital invested in the product; they can understand the essence of extraordinary events, and comprehend the negative effect that such events can be product's financial result. What are the risks and what could I get in return? isk indicator <u>1 2 3 4 5 6 7</u> Lower risk Higher risk he summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely in the product will lose money because of movements on the market or because we are not able to pay you. We have classif roduct as 6 out of 7, which is an over aggressive risk class and rates the potential losses from product performance a weel. This product does not include any protection from future market performance so you could lose some or all westment. ar regime in your residence jurisdiction may affect the product's overall return. e aware of currency risk: If the currency of your account is different to the currency of this product, you will be exposed s of suffering a loss as a result of the conversion of the currency of the product into the account currency. This ris onsidered in the indicator shown above. or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp erformance scenarios Investment USD 10000	Valuation d	ate:	31.08.2021					
his product is intended to be offered to retail investors who fulfil all of the criteria below: . they have prior experience in investing in derivative products; . they can understand the interaction between the conditional payments under the product and the underlying shares' erformance; . they can afford to have their invested capital locked in for the full term of the product; . they can afford to lose part or all of the capital invested in the product; . they can understand the essence of extraordinary events, and comprehend the negative effect that such events can be product's financial result. What are the risks and what could I get in return? The product's financial result. What are the risks and what could I get in return? The product's financial result. What are the risks and what could I get in return? The product's financial result. What are the risk and what could I get in return? The product will lose more because of movements on the market or because we are not able to pay you. We have classif roduct as 6 out of 7, which is an over aggressive risk class and rates the potential losses from product performance a tere. This product does not include any protection from future market performance so you could lose some or all to earment. a regime in your residence jurisdiction may affect the product's overall return. e aware of currency risk: If the currency of your account is different to the currency of this product, you will be exposent sk of suffering a loss as a result of the conversion of the currency of the product into the account currency. This ris onsidered in the indicator shown above. or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp erformance scenarios Investment USD 1000	Worst perfo	orming share:	For a given date	e, the underlying sha	are with th	e worst perfor	mance between the init	ial price
his product is intended to be offered to retail investors who fulfil all of the criteria below:			and the current	: price				
Lower risk Indicator is a guide to the level of risk of this product compared to other products. It shows how likely in the product will lose money because of movements on the market or because we are not able to pay you. We have classif roduct as 6 out of 7, which is an over aggressive risk class and rates the potential losses from product performance are evel. This product does not include any protection from future market performance so you could lose some or all investment. ax regime in your residence jurisdiction may affect the product's overall return. the aware of currency risk: If the currency of your account is different to the currency of this product, you will be exposed is so for suffering a loss as a result of the conversion of the currency of the product into the account currency. This ris considered in the indicator shown above. or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp. terformance scenarios Investment USD 10000	. they can a	afford to lose part	or all of the capi	tal invested in the p	roduct;	-	offact that such avants	can have
he summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely is the product will lose money because of movements on the market or because we are not able to pay you. We have classift roduct as 6 out of 7, which is an over aggressive risk class and rates the potential losses from product performance a evel. This product does not include any protection from future market performance so you could lose some or all nvestment . ax regime in your residence jurisdiction may affect the product's overall return. e aware of currency risk: If the currency of your account is different to the currency of this product, you will be exposed isk of suffering a loss as a result of the conversion of the currency of the product into the account currency. This ris onsidered in the indicator shown above. or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp erformance scenarios Investment USD 10000	 they can a they can be product's 	afford to lose part understand the es financial result. he risks and w or	or all of the capi ssence of extraord	tal invested in the p dinary events, and c	roduct; omprehen	-	effect that such events	can have
The product will lose money because of movements on the market or because we are not able to pay you. We have classif roduct as 6 out of 7, which is an over aggressive risk class and rates the potential losses from product performance a evel. This product does not include any protection from future market performance so you could lose some or all nvestment . ax regime in your residence jurisdiction may affect the product's overall return. e aware of currency risk: If the currency of your account is different to the currency of this product, you will be exposed isk of suffering a loss as a result of the conversion of the currency of the product into the account currency. This ris onsidered in the indicator shown above. or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp <u>reformance scenarios</u> Investment USD 10000	. they can a . they can be product's . that are t tisk indicat	afford to lose part understand the es financial result. he risks and w or	or all of the capi ssence of extraord	tal invested in the p dinary events, and c t in return?	roduct; omprehen	d the negative		can have
e aware of currency risk: If the currency of your account is different to the currency of this product, you will be exposed isk of suffering a loss as a result of the conversion of the currency of the product into the account currency. This ris onsidered in the indicator shown above. or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp //erformance scenarios Investment USD 10000	4. they can a 5. they can a the product's What are t Risk indicat 1	afford to lose part understand the es financial result. he risks and w or 2	or all of the capi ssence of extraord	tal invested in the p dinary events, and c t in return?	roduct; omprehen	d the negative	7	can have
isk of suffering a loss as a result of the conversion of the currency of the product into the account currency. This ris onsidered in the indicator shown above. or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp erformance scenarios Investment USD 10000	they can a second se	afford to lose part understand the es i financial result. he risks and w or 2 isk v risk indicator is a vill lose money be out of 7, which is	a guide to the leve san over aggress	tal invested in the p dinary events, and c t in return? 4 4 el of risk of this prod ents on the market c ive risk class and ra	roduct; omprehen 5 uct compa br because tes the po	d the negative 6 Hig ared to other p we are not ab tential losses f	7 her risk roducts. It shows how lii le to pay you. We have c rom product performar	kely it is t classified nce at a f
onsidered in the indicator shown above. or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp lerformance scenarios Investment USD 10000	they can a they can a he product's Vhat are t isk indicat Lower a he summary he product as 6 evel. This pr nvestment.	afford to lose part understand the es i financial result. he risks and w or 2 isk v risk indicator is a vill lose money be out of 7, which is oduct does not i	a guide to the leve san over aggress nclude any prote	tal invested in the p dinary events, and c t in return? 4 2 2 2 2 3 3 4 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 3 3 3 4 3	roduct; omprehen 5 uct compa or because tes the po narket per	d the negative 6 Hig ared to other p we are not ab tential losses f rformance so	7 her risk roducts. It shows how lii le to pay you. We have c rom product performar	kely it is t classified nce at a f
or detailed information about all risks relating to the product please refer to the manufacturer's website: : http://bcs-sp i <u>erformance scenarios</u> Investment USD 10000	they can a they can a he product's What are t Stisk indicat Lower 1 he summary he product as 6 evel. This pr nvestment . ax regime ir	afford to lose part understand the es i financial result. he risks and w or 2 isk v risk indicator is a vill lose money be out of 7, which is oduct does not i	a guide to the leve cause of movements an over aggress nclude any prote	tal invested in the p dinary events, and c t in return? 4 2 2 2 2 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 3 3 3 4 3	roduct; omprehen 5 luct compa or because tes the po narket per verall retu	d the negative 6 Hig ared to other p we are not ab tential losses f rformance so	7 her risk roducts. It shows how li le to pay you. We have c rom product performar you could lose some o	kely it is t classified nce at a h r all of y
erformance scenarios Investment USD 10000	they can a the product's the product's the summary of the summary o	afford to lose part understand the es i financial result. he risks and w or 2 isk v risk indicator is a vill lose money be out of 7, which is oduct does not i vyour residence ju currency risk: If th ing a loss as a re	a guide to the leve a guide to the leve a guide to the leve cause of movem s an over aggress nclude any prote urisdiction may at he currency of yo sult of the conve	tal invested in the p dinary events, and c t in return? 4 2 2 2 2 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 4 3 3 5 3 5	roduct; omprehen 5 Juct compa or because tes the po narket per verall retu nt to the c	d the negative 6 Hig ared to other p we are not ab tential losses f rformance so urn. currency of this	7 her risk roducts. It shows how lid le to pay you. We have of rom product performar you could lose some o	kely it is t classified nce at a h r all of y posed to
Investment USD 10000	they can a they can a peproduct's Vhat are t isk indicat 1 Lower 1 he summary peproduct v roduct as 6 evel. This pr nestment. ax regime ir e aware of sk of suffer onsidered ir	afford to lose part understand the es i financial result. he risks and w or 2 isk v risk indicator is a vill lose money be out of 7, which is oduct does not i your residence ju currency risk: If the ing a loss as a re o the indicator sho	a guide to the leve a guide to the leve cause of movements an over aggress nclude any protection unisdiction may affine currency of yo sult of the converte own above.	tal invested in the p dinary events, and c t in return? 4 4 el of risk of this prod ents on the market of ive risk class and ra ection from future r ffect the product's o ur account is differe rsion of the current	roduct; omprehen 5 uct compa or because tes the po narket per verall retu nt to the c cy of the p	d the negative 6 Hig ared to other p we are not ab tential losses f rformance so irrn. currency of this product into th	7 her risk roducts. It shows how lii le to pay you. We have o from product performan you could lose some o product, you will be explore account currency. Th	kely it is t classified nce at a h r all of y posed to is risk is
	they can a they can a they can a me product's Vhat are t isk indicat 1 Current Lower 1 he summary ne product a roduct as 6 evel. This product a roduct a for	afford to lose part understand the es i financial result. he risks and w or 2 isk v risk indicator is a vill lose money be out of 7, which is oduct does not i your residence ju currency risk: If th ing a loss as a re the indicator sho nformation abour	a guide to the leve a guide to the leve cause of movements an over aggress nclude any protection unisdiction may affine currency of yo sult of the converte own above.	tal invested in the p dinary events, and c t in return? 4 4 el of risk of this prod ents on the market of ive risk class and ra ection from future r ffect the product's o ur account is differe rsion of the current	roduct; omprehen 5 uct compa or because tes the po narket per verall retu nt to the c cy of the p	d the negative 6 Hig ared to other p we are not ab tential losses f rformance so irrn. currency of this product into th	7 her risk roducts. It shows how lii le to pay you. We have o from product performan you could lose some o product, you will be explore account currency. Th	kely it is : classified nce at a l r all of y posed to is risk is
Scenarios Alternative Anton Anto	they can a they can a they can a me product's Vhat are t isk indicat 1 Curve Lower a he summary he product as 6 evel. This provestment. ax regime in e aware of sk of suffer onsidered in or detailed i <u>erformanc</u>	afford to lose part understand the es i financial result. he risks and w or 2 isk vrisk indicator is a vill lose money be out of 7, which is oduct does not i your residence ju currency risk: If th ing a loss as a re the indicator sho nformation abour <u>e scenarios</u>	a guide to the leve a guide to the leve cause of movements an over aggress nclude any protection unisdiction may affine currency of yo sult of the converte own above.	tal invested in the p dinary events, and c t in return? 4 4 el of risk of this prod ents on the market of ive risk class and ra ection from future r ffect the product's o ur account is differe rsion of the current	roduct; omprehen 5 uct compa or because tes the po narket per verall retu nt to the c cy of the p	d the negative 6 Hig ared to other p we are not ab tential losses f rformance so irrn. currency of this product into th	7 her risk roducts. It shows how lii le to pay you. We have o from product performan you could lose some o product, you will be explore account currency. Th	kely it is t classified nce at a h r all of y posed to is risk is
(Recommended holding pe	they can a the product a second sec	afford to lose part understand the es i financial result. he risks and w or 2 isk vrisk indicator is a vill lose money be out of 7, which is oduct does not i your residence ju currency risk: If th ing a loss as a re the indicator sho nformation abour <u>e scenarios</u>	a guide to the leve a guide to the leve cause of movements an over aggress nclude any protection unisdiction may affine currency of yo sult of the converte own above.	tal invested in the p dinary events, and c tin return? 4 2 2 2 3 3 4 3 3 4 3 4 3 4 3 4 3 4 3 4	roduct; omprehen 5 Juct compa or because tes the po narket per verall retu nt to the c cy of the p se refer to	d the negative 6 Hig ared to other p we are not ab tential losses f formance so irn. currency of this product into th the manufactu	7 her risk roducts. It shows how lid le to pay you. We have of rom product performar you could lose some o product, you will be explane account currency. The arer's website: : http://b	kely it is : classified nce at a l r all of y posed to is risk is

Scenarios		12 months	30 months	Maturity, 5 years, (Recommended holding period)
Stress scenario	What you might get back after costs:	USD 647	USD 539	USD 0
	Average return each year:	-93.53%	-62.21%	-87.08%
Unfavourable	What you might get back after costs:	USD 10,256	USD 11,743	USD 5,238
scenario	Average return each year:	2.56%	5.50%	-12.13%

Moderate	What you might get back after costs:	USD 11,153	USD 13,904	USD 23,000
scenario	Average return each year:	11.53%	11.61%	18.13%
Favourable	What you might get back after costs:	USD 11,722	USD 16,955	USD 23,000
scenario Average return each year:		17.22%	19.24%	18.13%

This table shows the money you could get back over the next 60 months under different scenarios, assuming that you invest USD 10 000. 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 product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. In addition, you should note that the results shown for the intermediate holding periods do not reflect estimates of the product's future value. You should therefore not base your investment decision on the results shown for these interim holding periods.

This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before maturity. For more information, see "How long should I hold it and can I take money earlier?" below.

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 (intermediary)]. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if Brokercreditservice Structured Products Plc is unable to pay out?

You are exposed to the risk that Brokercreditservice Structured Products Plc might be unable to meet its obligations in connection with the product for instance in the event of bankruptcy or an official directive for resolution action. This may materially adversely affect the value of the product and could lead to you losing some or all of your investment in the product. The product is not a deposit and as such is not covered by any deposit protection 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 USD 10 000. The figures are estimates and may change in the future.

Cost over Time and Composition of Costs

Sc	Scenarios If you cash in after 12		If you cash in after 30	If you cash in at the end of the			
		months	months	recommended holding period			
То	otal costs	USD 124,00	USD 124,00	USD 0,00			
Im	npact on return (RIY)	1,24%	0,494%	0,00%			
pe	er year						

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;
The meaning of the different cost categories.

One-off	Entry costs	0,00%	The impact of these costs is already included in the price.
costs	Exit costs	1.24%	The impact of the costs of exiting your investment when it terminates by your decision.

The costs shown in the table above represent how much the expected costs of the product would affect your return, assuming the product performs in line with the moderate performance scenario. The total costs are composed of the **early termination cost** up to 35% of the amount you invest.

How long should I hold it and can I take money earlier?

Recommended holding period: 60 months

The product aims to provide you with the return described under "What is this product?" above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until the maturity date.

You, however, have an option to terminate the product early. In case you do so you will, within 5 (five) business days upon the proposed early termination date receive the **early termination amount** equal to 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 100% of its initial value. The Brokercreditservice Structured Products Plc may at its own discretion increase the Early Termination Amount.

How can I complain?

Any complaint regarding the conduct of the person advising on, or distributing, the product can be submitted directly to that person.

Any complaint regarding the product or the conduct of the manufacturer of this product can be submitted by e-mail at info@bcs-sp.com; by telephone at: +357 257 74044; or by post at: Agia Zoni Street, 12, AGIA ZONI CENTER, flat/office 103, 3027 Limassol, Cyprus