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 3.9% per annum Phoenix Autocallable EDT linked to the worst of NET US, VIPS US, U US, M US, VALE US and MRK US due 16.06.2028 Advanced
Name of PRIIP manufacturer	BROKERCREDITSERVICE STRUCTURED PRODUCTS PLC
Detail of how to get in contact with PRIIP manufacturer	By e-mail at info@bcs-sp.com; by telephone at: +357 257 74044; or by post at: Office 203, Kofteros Business Center, 182, Agias Filaxeos, 3083, Limassol
Competent authority	Cyprus Securities and Exchange Commission (CySEC)
Website	http://bcs-sp.com/
Date of KID	16.06.2023

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 USD 60003.0 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 at least 1 of the worst performing share's current price (as defined below) has fallen below the Redemption price, you will receive the amount of the product of the Current Price of the Worst Performing Share and the 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* Coupon Barrier Price of its initial price you will, within two (2) business days following that event determination date, receive a **coupon** equal to coupon rate on the Notional 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 coupons at Coupon Rate for the previous period(s) multiplied by Snowball Coefficient (if no coupon rates were paid on the previous periods).

For the avoidance of doubt, if on any **event determination date** (as defined below) the worst performing share's current price is below Coupon Barrier Price, no coupon will be paid in respect of the relevant **event determination date** (as defined below).

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* 100.0 % 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 notional amount. 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 final reference level of the worst performing share is below 75.0 % 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 or
- (2) in other case, a cash payment equal to the amount of notional;

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.

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Underlying s	hares				
Ticker	ไรรเ	Jer	ISIN	Currency	
NET	Cloudfl	are Inc	US18915M1071		
VIPS	Vipshop Hold	lings Limited	US92763W1036	-	
U	Unity Soft	tware Inc	US91332U1016	- US Dollar	
М	Mad	cy's	US55616P1049		
VALE	Vale	e SA	US91912E1055		
MRK	Merck 8	k Co Inc	US58933Y1055		
Definitions	•		•		-
Current prie	ce:	• ·			event determination date, redemption
			or early termination		
Volume:		-			vestment divided by 100% of such share's
		initial price rou	nding down to the r	nearest whole	number.
Initial price Price Coeffi		The closing price	ths following the va ce of an underlying s ior of the initial pric	hare as of the	
Date:		10.00.2028			
Maturity da	ate:	16.06.2028			
Valuation d		16.06.2023			
Worst perfe	orming share:	For a given dat and the curren		are with the v	vorst performance between the initial pric
The initial i	nvestment	The product of	the notional and the	e value coeffi	cient
The value c	oefficient	0.5069			

Intended retail investor

This product is intended to be offered to retail investors who fulfil all of the criteria below:

1. they have prior experience in investing in derivative products;

2. they can understand the interaction between the conditional payments under the product and the underlying shares' market performance;

price

3. they can afford to have their invested capital locked in for the full term of the product;

4. they can afford to lose part or all of the capital invested in the product;

5. they can understand the essence of extraordinary events, and comprehend the negative effect that such events can have on the product's financial result.

What are the risks and what could I get in return?

Risk indicator							1
1	2	3	4	5	6	7	
<						\longrightarrow	
Lower risk	¢				Higher ris	sk	
will lose money b which is an over a protection from f Tax regime in you Be aware of curre	because of movem aggressive risk class future market perfo ir residence jurisdio ency risk: If the cur	ents on the marke and rates the pot ormance so you co ction may affect th rency of your accc	et or because we a cential losses from buld lose some or a ne product's overal bunt is different to b	nre not able to pay product performan all of your investm Il return. the currency of this	you. We have cla ice at a high level. ent. product, you will l	vs how likely it is the ssified this product This product does n be exposed to the ri considered in the in	as 6 out of 7, not include any isk of suffering
For detailed infor	mation about all ri	sks relating to the	product please ret	fer to the manufact	turer's website: ht	tp://bcs-sp.com/	

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Performance scenarios

Recommended holding period: Until the product is called or ma	tures	
This may be different in each scenario and is indicated in the tab	le	
Investment USD 10000		
Scenarios		
	If you exit after 12 months	If you exit at call or maturity

Minimum scenario	There is no minimum guaranteed return if you exit before recommended holding period. You could lose some or all of your investment.			
Stress scenario	What you might get back after costs:	USD 1313.87	USD 1.97	
(product ends after 5.0 years)	Average return each year:	-86.81%	-84.07%	
Unfavourable scenario	What you might get back after costs:	USD 7820.08	USD 1006.12	
(product ends after 5.0 Ave	Average return each year:	-21.77%	-36.82%	
Moderate scenario	What you might get back after costs:	USD 9690.27	USD 14148.75	
(product ends after 5.0 years)	Average return each year:	-3.10%	7.19%	
Favourable scenario	What you might get back after costs:	USD 11412.51	USD 21903.73	
(product ends after 2.8 years)	Average return each year:	14.10%	31.89%	

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

Scenarios	If the product is called at the first possible date	If you cash in at the end of the recommended
	16.08.2023	holding period
Total costs	USD 1515,00	USD 55,00
Impact on return (RIY) per year	USD 15.15 %	0,55 %

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	2,00%	The impact of these costs is already included in the price.
costs	Exit costs	0.00%	The impact of the costs of exiting your investment when it terminates by your
			decision.
Ongoing costs taken	Maintainance cost: This is an estimate based on actual costs over the last	0,70%	The impact of these costs is already included in the price.
each year	year.		

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: Office 203, Kofteros Business Center, 182, Agias Filaxeos, 3083, Limassol