USD 3% per annum Phoenix Autocallable EDT linked to the worst of WB US, XLNX US, SPG US, ANET US and GILD US due 30.09.2025 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

30.09.2020 30.09.2025 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
WB US		Weibo Corp			US9485961018		USD
XLNX US		Xilinx Inc			US9839191015		USD
SPG US		Simon Property Group Inc			US8288061091		USD
ANET US GILD US		Arista Networks			US0404131064		USD
		Gilead Sciences Inc			US3755581036		USD
30.12.2020	30	.03.2021	30.06.2021	30.09.20)21	30.12.2021	30.03.2022
30.06.2022 30		.09.2022 30.12.2022 30.03.2		023	30.06.2023	30.09.2023	
30.12.2023	30	.03.2024 30.06.2024 30.09.20			024	30.12.2024	30.03.2025
30.06.2025							
With respect to each Share, its Initial Price multiplied by 0,707.							
With respect to each Share, its Initial Price multiplied by 1,01.							
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.							
Performing Share: The Share with the lowest Performance Ratio on the Maturity Date or the Ea							or the Early
Termination Date (as applicable).							
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; 							
	30.09.2025 Principal Brokercredit The amount than USD 40 Ticker WB US XLNX US SPG US ANET US GILD US 30.12.2020 30.06.2022 30.12.2023 30.06.2025 With respect With respect With respect The ratio of the ratio of the ach Event Determination Determination The Share with Termination The volume the Contract Volume shall (a) as t	30.09.2025 Principal Brokercreditser The amount of than USD 40000 Ticker WB US XLNX US SPG US ANET US GILD US 30.12.2020 30 30.06.2022 30 30.06.2022 30 30.06.2022 30 30.06.2025 With respect to 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 Date. Date. The Share with Termination Data The volume of the the Contract is Volume shall be (a) as the	30.09.2025 Principal Brokercreditservice Struct The amount of Notional s than USD 40000 Ticker WB US XLNX US SPG US SPG US Simon ANET US A GILD US GILD US 30.06.2022 30.03.2021 30.06.2022 30.09.2022 30.06.2025 With respect to each Shar With respect to each Shar With respect to each Shar The ratio of the Current P An amount payable by the 3 % per annum A period of time between each Event Determinatio Determination Date). The Valuation Date. The last C Date. The Share with the lowest Termination Date (as appl The volume of the Worst the Contract is settled p Volume shall be calculated (a) as the Notional	30.09.2025PrincipalBrokercreditservice Structured ProductsThe amount of Notional shall be the mathem USD 40000TickerIssuerWB USWeibo CorpXLNX USXilinx IncSPG USSimon Property GroutANET USArista NetworkGILD USGilead Sciences I30.12.202030.03.202130.06.202230.09.202230.12.202330.03.202430.06.2025With respect to each Share, its Initial PrWith respect to each Share, its Initial PrThe ratio of the Current Price of the releadAn amount payable by the Seller to the3 % per annumA period of time between the Event Determination Date toDetermination Date). The first Coupon PeriodDate.The Share with the lowest PerformanceTermination Date is settled physically pursVolume of the Worst Performing Shthe Contract is settled physically pursVolume shall be calculated:(a) as the Notional divided by the	30.09.2025 Principal Brokercreditservice Structured Products Plc The amount of Notional shall be the multiple of than USD 40000 Ticker Issuer WB US Weibo Corp XLNX US Xilinx Inc SPG US Simon Property Group Inc ANET US Arista Networks GILD US Gilead Sciences Inc 30.12.2020 30.03.2021 30.06.2021 30.09.20 30.06.2022 30.09.2022 30.12.2022 30.03.20 30.12.2023 30.03.2024 30.06.2024 30.09.20 30.06.2025 With respect to each Share, its Initial Price multip With respect to each Share, its Initial Price multip With respect to each Share, its Initial Price multip The ratio of the Current Price of the relevant Sha An amount payable by the Seller to the Buyer pu 3 % per annum A period of time between the Event Determinat each Event Determination Date to and include Determination Date). The first Coupon Period shall end Date. The Share with the lowest Performance Ratio on Termination Date (as applicable). The volume of the Worst Performing Share to be the Contract is settled physically pursuant to a Volume shall be calculated: (a) as the Notional divided by the Second	30.09.2025PrincipalBrokercreditservice Structured Products PIcThe amount of Notional shall be the multiple of USDthan USD 40000Ticker Issuer UsuVB USWB USWB USSPG USSPG USSimon Property Group IncGILD USGILD USGILD USGILD US30.03.202130.06.202230.03.202130.06.202330.03.202430.06.2025With respect to each Share, its Initial Price multipliedWith respect to each Share, its Initial Price multipliedThe ratio of the Current Price of the relevant Share toAn amount payable by the Seller to the Buyer pursua3 % per annumA period of time between the Event Determination Ieach Event Determination Date to and includingDetermination Date). The first Coupon Period shall end on aDate.The Share with the lowest Performance Ratio on theTermination Date (as applicable).The volume of the Worst Performing Share to be delitthe Contract is settled physically pursuant to clausVolume shall be calculated:(a) as the Notional divided by the Second S	30.09.2025PrincipalBrokercreditservice Structured Products PIcThe amount of Notional shall be the multiple of USD 1, but in any of than USD 40000TickerISINWB USWeibo CorpUS9485961018XLNX USXilinx IncUS9485961018XLNX USXIIINX IncUS8288061091Arista NetworksUS0404131064GILD USGilead Sciences IncUS375558103630.12.202130.03.202230.03.202330.03.2024

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.