# USD 29% per annum Phoenix Autocallable EDT linked to the worst of AAL US, BIIB US, VIAC US, CHWY US and PDD US due 30.03.2026 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

| Matury Date:       SJ03.2026         Buyer:       Principal         Seller       BROKERCREDITSERVICE STRUCTURED PRODUCTS PLC         Eligible Notional:       The amount of Notional shall be the multiple of USD 1, but in any case not less than USD 30000         Shares:       Ticker       Issuer       ISIN       Currency         AAL US       American Airlines Group       US02376R1023       USD         BIIB US       Biogen Inc       US99062X1037       USD         VIAC US       ViacomCBS Inc       US92556H2067       USD         CHWV US       Chewy Inc       US16679L1098       USD         PDD US       Pinduoduo       US7223041028       USD         ViAC US       30.09.2021       30.12.2021       30.03.2022       30.03.2024         30.06.2024       30.09.2023       30.02.2023       30.02.2023       30.09.2025         Sold.2.2025       30.03.2026       Initial Price       Closing Price of a Share as of Valuation Date       Coupon Barrier Price:         With respect to each Share, its Initial Price multiplied by 0,65.       With respect to each Share, its Initial Price multiplied by 0,65.         Autocall Price:       With respect to each Share, its Initial Price multiplied by 0,65.         Coupon Rate:       29,00% per annum       Coupon Rate:       29,   | Valuation Date:              | 30.03.2021  |   |                         |              |              |               |              |
|---|------------------------------|---|---|-------------------------|--------------|--------------|---------------|--------------|
| SelierBROKERCREDITSERVICE STRUCTURED PRODUCTS PLCEligible Notional:The amount of Notional shall be the multiple of USD 1, but in any case not less<br>than USD 30000Shares:TickerIssuerISINCurrencyAAL USAmerican Airlines GroupUS02376R1023USDBIIB USBiogen IncUS09062X1037USDVIAC USViacomCBS IncUS02956H2067USDCHWY USChewy IncUS16679L1028USDPDD USPinduoduoUS7223041028USDEvent Determination Date(s):30.06.202130.09.202130.12.202330.06.202230.09.202430.12.202230.32.02330.06.202330.09.202330.12.202330.03.2026Initial Price:Closing Price of a Share as of Valuation DateCoupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Coupon:An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding each Event Determination 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 Redemption Valuation Date. The last Coupon Period shall end on and including the Valuation Date.(a) as the Notional divided by the Initial Price of the Worst Performing Share   | Maturity Date:               | 30.03.2026  |   |                         |              |              |               |              |
| Eligible Notional:The amount of Notional shall be the multiple of USD 1, but in any case not less than USD 30000Shares:TickerIssuerISINCurrencyAAL USAmerican Airlines GroupUS02376R1023USDBIIB USBilogen IncUS09062X1037USDVIAC USViacomCBS IncUS92556H2067USDCHWY USChewy IncUS16679L1098USDPDD USPinduoduoUS7223041028USDEvent Determination Date(s):30.06.202130.03.202330.03.202230.03.202430.06.202430.09.202430.12.202330.06.202330.09.202330.09.202330.09.202530.12.202530.02.202430.03.202330.03.202530.03.202430.09.202530.02.2025Redemption Valuation Date:Closing Price of a Share as of Valuation DateCoupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon Rate:29,00% per annumCoupon Rate:29,00% per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding each Event Determination Date to and including the Maturity Date.Worst Performing Share:  | -                            | •   |   |                         |              |              |               |              |
| than USD 30000Shares:TickerIssuerISINCurrencyAAL USAmerican Airlines GroupUSD2376R1023USDBIIB USBiogen IncUS09062X1037USDVIAC USViacomCBS IncUS92556H2067USDCHWY USChewy IncUS166791L098USDPDD USPinduoduoUS7223041028USDEvent Determination Date(s):30.06.202130.12.202130.03.202230.06.202230.12.202230.06.202330.09.202330.12.202330.09.202330.12.202330.12.202530.09.2026Initial Price:Closing Price of a Share as of Valuation DateCoupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon:An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding the Valuation Date. The last 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 Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:(a) as the Notional divided by the Initial Price of the Worst Performing Share |                              |   |   |                         |              |              |               |              |
| AAL USAmerican Airlines GroupUS02376R1023USDBIIB USBiogen IncUS09062X1037USDVIAC USViacomCBS IncUS92556H2067USDCHWY USChewy IncUS16679L1098USDPDD USPinduoduoUS7223041028USDPDD USPinduoduoUS7223041028USDa0.06.202130.09.202130.03.202330.06.202330.09.202230.12.202230.03.202330.09.202330.02.202330.03.202430.06.202430.09.202430.09.202330.02.202330.03.202530.12.202530.03.2026Initial Price:Closing Price of a Share as of Valuation DateCoupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon Rate:29,00 % per annumCoupon Rate:29,00 % per annumCoupon Period: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 last Coupon Period shall end on and including the Valuation Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:(a) as the Notional divided by the Initial Price of the Worst Performing Share   | Eligible Notional:           | · · ·   |   |                         |              |              |               |              |
| BIIB USBiogen IncUS09062X1037USDVIAC USViacomCBS IncUS92556H2067USDCHWY USChewy IncUS16679L1098USDPDD USPinduoduoUS7223041028USDEvent Determination Date(s):30.06.202130.09.202130.03.202230.06.202230.09.202230.12.202230.03.202330.06.202330.09.202330.02.202330.03.202230.03.202430.06.202430.09.202430.12.202430.03.202530.03.202530.09.202530.12.202530.03.2026Initial Price:Closing Price of a Share as of Valuation DateCoupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding 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 Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:(a) as the Notional divided by the Initial Price of the Worst Performing Share   | Shares:                      | Ticker  |   | lssuer                  |              |              | ISIN          | Currency     |
| VIAC USViacomCBS IncUS92556H2067USDCHWY USChewy IncUS16679L1098USDPDD USPinduoduoUS7223041028USDPDD US20.06.202130.012.202130.03.202230.06.202230.12.202230.03.202330.06.202330.09.202330.12.202330.06.202430.09.202430.12.202430.03.202530.06.2025Redemption Valuation Date:30.03.202630.09.202430.12.202330.06.2025Initial Price:Closing Price of a Share as of Valuation DateCoupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon Rate:29,00 % per annumCoupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding each Event Determination Date). The first Coupon Period shall end on and including the Maturity Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation DateWorst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation DateVolume:(a) as the Notional divided by the Initial Price of the Worst Performing Share   |                              | AAL US  | Ameri   | American Airlines Group |              |              | 2376R1023     | USD          |
| CHWY USChewy IncUS16679L1098USDPDD USPinduoduoUS7223041028USDEvent Determination Date(s):30.06.202130.09.202130.12.202130.03.202230.06.202230.09.202230.12.202230.03.202330.06.202330.09.202330.12.202330.03.202430.06.202430.09.202430.12.202430.03.202530.09.202530.09.202530.12.202530.12.202530.03.202630.03.202630.03.2026Initial Price:Closing Price of a Share as of Valuation DateWith respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 1,00.Redemption Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding each Event Determination Date). The first Coupon Period shall end on and including the Valuation Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:(a) as the Notional divided by the Initial Price of the Worst Performing Share   |                              | BIIB US Biogen Inc  |   |                         | US09062X1037 |              | USD           |              |
| PDD USPinduoduoUS7223041028USDEvent Determination Date(s):30.06.202130.09.202130.12.202130.03.202230.06.202230.09.202230.12.202230.03.202330.06.202330.09.202330.12.202330.03.202430.06.202430.09.202430.12.202430.03.202530.09.202530.09.202530.12.202530.12.202530.03.202630.03.202630.03.2026Initial Price:Closing Price of a Share as of Valuation DateWith respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 1,00.Redemption Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding each Event Determination Date). The first Coupon Period shall end on and including the Valuation Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:(a) as the Notional divided by the Initial Price of the Worst Performing Share  |                              | VIAC US   | ViacomCBS Inc   |                         |              | US92556H2067 |               | USD          |
| Event Determination Date(s):30.06.202130.09.202130.12.202130.03.202230.06.202230.09.202230.12.202230.03.202330.06.202330.09.202330.12.202330.03.202430.06.202430.09.202430.12.202430.03.202530.06.202530.09.202530.12.202530.03.202630.03.202630.03.202630.02.202530.06.202530.09.2025Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.With respect to each Share, its Initial Price multiplied by 1,00.Redemption Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding each Event Determination Date). The first Coupon Period shall start from and excluding the Valuation Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share   |                              | CHWY US   |   | Chewy Inc               |              |              | 6679L1098     | USD          |
| 30.12.202230.03.202330.06.202330.09.202330.12.202330.03.202430.06.202430.09.202430.12.202430.03.202530.06.202530.09.202530.12.202530.03.202630.03.202630.03.202630.03.2026Initial Price:Closing Price of a Share as of Valuation Date30.03.2026Coupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding the Valuation Date. The first Coupon Period shall start from and excluding the Valuation Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share   |                              | PDD US  |   | Pinduoduo               |              | US7223041028 |               | USD          |
| SourceSoure   | Event Determination Date(s): | 30.06.2021  | 30.09.2021  | 30.12.2021              | 30.03        | .2022        | 30.06.2022    | 30.09.2022   |
| 30.12.2025Redemption Valuation Date:30.03.2026Initial Price:Closing Price of a Share as of Valuation DateCoupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon:An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.Coupon Rate:29,00 % per annumCoupon Period: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 end on and including the Maturity Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share  |                              | 30.12.2022  | 30.03.2023  | 30.06.2023              | 30.09        | 2023         | 30.12.2023    | 30.03.2024   |
| Redemption Valuation Date:30.03.2026Initial Price:Closing Price of a Share as of Valuation DateCoupon Barrier Price:With respect to each Share, its Initial Price multiplied by 0,65.Autocall Price:With respect to each Share, its Initial Price multiplied by 1,00.Redemption Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon:An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.Coupon Rate:29,00 % per annumCoupon Period: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 last Coupon Period shall start from and excluding the Valuation Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share   |                              | 30.06.2024  | .06.2024 30.09.2024 30.12.2024 30.03.2025 30.06.2025 30.09.2025 |                         |              |              |               |              |
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| Autocall Price:With respect to each Share, its Initial Price multiplied by 1,00.Redemption Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon:An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding<br>each Event Determination Date to and including the consequent Event<br>Determination Date). The first Coupon Period shall start from and excluding the<br>Valuation Date. The last Coupon Period shall end on and including the Maturity<br>Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date<br>or the Early Termination Valuation Date (as applicable).Volume:(a) as the Notional divided by the Initial Price of the Worst Performing Share   | Initial Price:               | Closing Price of a Share as of Valuation Date                                   |   |                         |              |              |               |              |
| Redemption Price:With respect to each Share, its Initial Price multiplied by 0,65.Performance Ratio:The ratio of the Current Price of the relevant Share to its Initial Price.Coupon:An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding<br>each Event Determination Date to and including the consequent Event<br>Determination Date). The first Coupon Period shall start from and excluding the<br>Valuation Date. The last Coupon Period shall end on and including the Maturity<br>Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date<br>or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share  | Coupon Barrier Price:        | With respect to each Share, its Initial Price multiplied by 0,65.               |   |                         |              |              |               |              |
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| Coupon Rate:29,00 % per annumCoupon Period:A period of time between the Event Determination Dates (from and excluding<br>each Event Determination Date to and including the consequent Event<br>Determination Date). The first Coupon Period shall start from and excluding the<br>Valuation Date. The last Coupon Period shall end on and including the Maturity<br>Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date<br>or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share   | Performance Ratio:           | The ratio of the Current Price of the relevant Share to its Initial Price.      |   |                         |              |              |               |              |
| Coupon Period:A period of time between the Event Determination Dates (from and excluding<br>each Event Determination Date to and including the consequent Event<br>Determination Date). The first Coupon Period shall start from and excluding the<br>Valuation Date. The last Coupon Period shall end on and including the Maturity<br>Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date<br>or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share  | Coupon:                      | An amount payable by the Seller to the Buyer pursuant to clause 4(a) herein.    |   |                         |              |              |               |              |
| <ul> <li>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.</li> <li>Worst Performing Share: The Share with the lowest Performance Ratio on the Redemption Valuation Date or the Early Termination Valuation Date (as applicable).</li> <li>Volume: (a) as the Notional divided by the Initial Price of the Worst Performing Share</li> </ul>   | Coupon Rate:                 | 29,00 % per annum   |   |                         |              |              |               |              |
| Determination Date). The first Coupon Period shall start from and excluding the<br>Valuation Date. The last Coupon Period shall end on and including the Maturity<br>Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date<br>or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share   | Coupon Period:               | A period of time between the Event Determination Dates (from and excluding      |   |                         |              |              |               |              |
| Valuation Date. The last Coupon Period shall end on and including the Maturity<br>Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date<br>or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share  |                              | each Event Determination Date to and including the consequent Event             |   |                         |              |              |               |              |
| Date.Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date<br>or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share  |                              | Determination Date). The first Coupon Period shall start from and excluding the |   |                         |              |              |               |              |
| Worst Performing Share:The Share with the lowest Performance Ratio on the Redemption Valuation Date<br>or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share   |                              | Valuation Date. The last Coupon Period shall end on and including the Maturity  |   |                         |              |              |               |              |
| or the Early Termination Valuation Date (as applicable).Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share  |                              | Date.   |   |                         |              |              |               |              |
| Volume:The Volume shall be calculated:<br>(a) as the Notional divided by the Initial Price of the Worst Performing Share  | Worst Performing Share:      | The Share with the lowest Performance Ratio on the Redemption Valuation Date    |   |                         |              |              |               |              |
| (a) as the Notional divided by the Initial Price of the Worst Performing Share  |                              | or the Early Termination Valuation Date (as applicable).                        |   |                         |              |              |               |              |
|   | Volume:                      | The Volume shall be calculated:   |   |                         |              |              |               |              |
| rounding down to the nearest whole number;  |                              | (a) as the  | e Notional d  | ivided by the Ir        | nitial Pri   | ce of tl     | he Worst Perf | orming Share |
|   |                              | round   | ling down to  | the nearest w           | vhole nu     | umber;       | ;             |              |

#### 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.