

Risk Warning:

This document has been created by BROKERCREDITSERVICE STRUCTURED PRODUCTS PLC and provided for its Distributors to inform their respective customers. It is not intended to be used as investment advice, or as a recommendation to buy, hold or sell a structured product.

The intention is to provide some guidance for you to understand the nature of the risks and potential reward of the product and decide whether the product is right for you.

Individual circumstances have not been taken into account – this information is provided to you without any reference to the suitability and appropriateness of this investment.

Investments can go up as well as down and you may lose some or all of your capital when purchasing structured products.

This investment may be right for you if: -

- You are a **retail investor with a good level of knowledge regarding the financial markets and financial instruments and understand the specific factors including the risks highlighted in the literature provided to you;**
- You are looking for **income paid semiannually**, linked to the performance of the **underlying assets**;
- You understand that on a quarterly basis, you will receive a coupon, subject to the referenced entities not experiencing a credit event. However, if a credit event occurs, no coupon is paid and you may lose some, or all of your capital;
- **You are looking to risk your capital, and in the event of the product not performing as anticipated, you may receive cash at the equivalent amount to the worst performing asset;**
- You understand how debt-based investments work;
- You want the potential to secure an investment return above that available from a deposit-based investment and acknowledge and **accept the Summary Risk Indicator set out in the Key Information Document (KID)**;
- **You accept that you could lose capital and be able to afford to do so;**
- You understand that **in extreme circumstances you could lose all of your money**, if the issuer, manufacturer or distributor were to default including if one of the underlying were to become insolvent;
- You are willing and able to **tie up your money for the entire term** of the structured product for the objective of potential income.

This Investment may not be right for you if:

- You are a **retail investor with limited knowledge** regarding the financial markets and financial instruments;
- **You do not understand how this investment works;**
- **You are unable, or unwilling, to accept the risks associated with this product;**
- **The product does not meet your investment objectives;**
- **If you do not understand market risk and have never invested in market instruments;**
- **You are close to or at retirement age with an income below 20,000 Euros (or equivalent) and less than 40,000 Euros (or equivalent) total liquid assets (stocks, bonds and savings etc.) not including your property.**