



Croesus

Germany, Sweden, Switzerland Index Note USD

KEY FEATURES

- ☑ 5% per annum in USD
- ☑ 4 years autocallable with memory

INVESTMENT DESCRIPTION

- ☑ **Memory Coupon** – An annual coupon of 5% USD is paid if all the underlying indexes are above 80% their strike levels.
- ☑ **Autocall Feature** – 6 months after the strike date and on every semi annual observation date thereafter, if all the underlying indices are above 100% of their strike level, the note will redeem at 100% plus any coupons.
- ☑ **Capital Protection** – Capital is 100% protected at maturity as long as all the indexes are above 75% from their strike level.

PRODUCT TERMS

Issuer rating	A	Coupon type	Conditional with memory
Maturity	4 Years	Coupon	5% p.a. (semi-annual)
Currency	USD	Autocall frequency	After 6 months
Denomination	USD 1,000	Coupon trigger	80%
Underlyings	DAX Index (Germany) SMI Index (Swiss) OMX Index (Sweden)	Final Barrier	75% European
ISIN	XS2477391499	Autocall Trigger	100%
Strike Date	22nd July 2022		

PAYOFF AT MATURITY

There are 3 potential outcomes when the product reaches its scheduled final valuation date.

- i) If the least performing index is greater than 80% of its strike level, the note returns 100% of capital invested plus the coupon of 2.50% USD, plus any previously unpaid coupons.
- ii) If the least performing Index is less than 80% of its strike level but greater than 75%, the note returns 100%.
- iii) If one or more underlying index is less than 75% of its strike level, capital is at risk. Investors will receive the performance of the least performing index, which is measured by comparing the strike level with the index level on the final valuation date. For example; if the least performing index has lost 50% of its value, only 50% of invested capital will be returned.

RISKS

- ☑ Not suitable for those requiring a guaranteed income from their investment.
- ☑ Capital is only at risk if the underlyings breach the final barrier level of 75%.
- ☑ Capital is at risk in the case of bankruptcy or default by the issuer.

HIGHLIGHTS

- ☑ Potential returns of 5% p.a in USD.
- ☑ Coupons paid semi annually.
- ☑ Exposure to 3 large indices.
- ☑ 7 Opportunities for early redemption.
- ☑ Memory feature.
- ☑ Maturity of 4 years.

WHO CAN INVEST IN THESE NOTES?

- ☑ Life Insurance Companies.
- ☑ Corporate and Institutional Investors.

This factsheet is for information only and use by professional investors and financial advisors only, and should not be considered a financial promotion. This information alone should not be relied on for making investment or purchasing decisions. This document should be read together with the Issuer's relevant offering documents.



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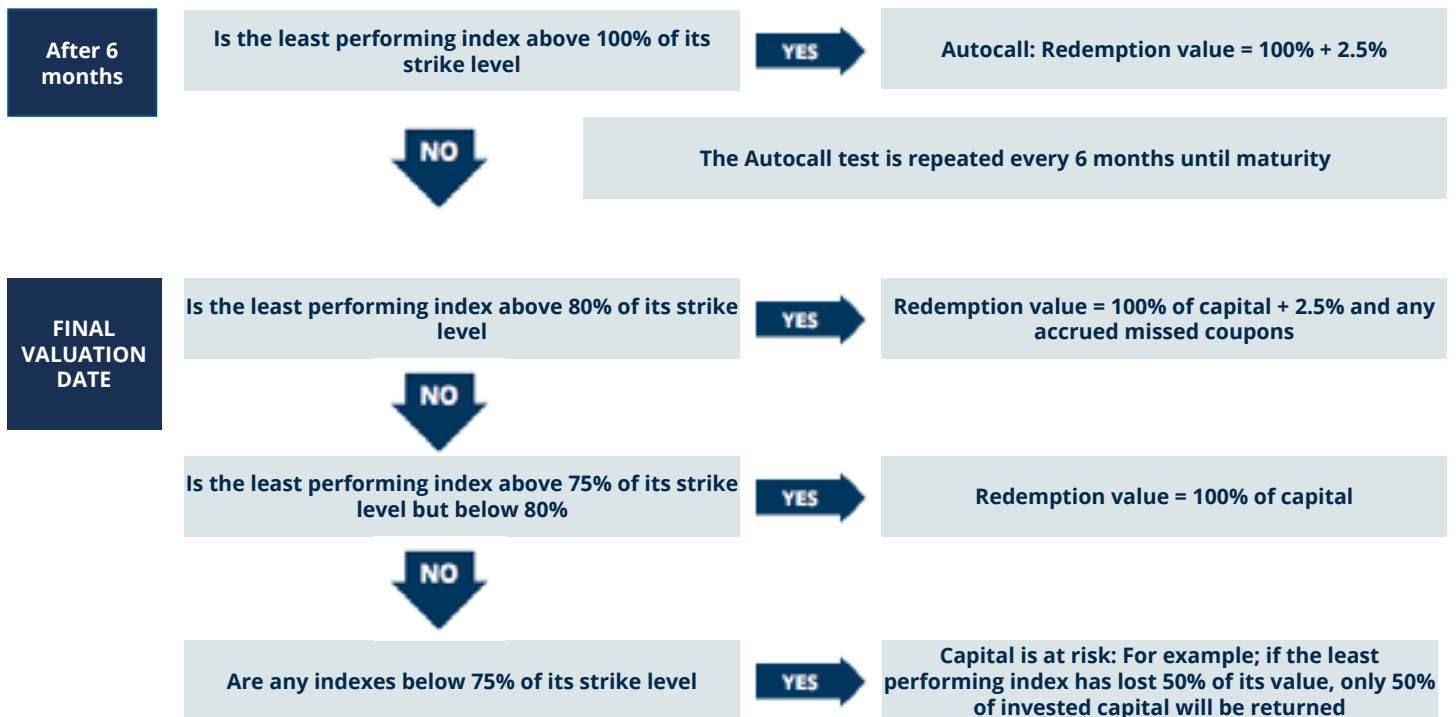
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INVESTMENT ROUTE MAP



BACK TEST

The backtest is based on 1305 simulations with strike dates between 2013-06-28 and 2018-06-29. Based on the backtest, this product:

- Paid 100% of all coupons
- Autocalled 93.26% of the time
- Arrived at maturity 6.74% of the time
- Repaid the full notional invested 100% of the time including Autocall

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