



# Croesus

## 6 Year Quad Index Note IV

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### KEY FEATURES

- 👑 USD 8% p.a, GBP 6.2% p.a with memory coupon
- 👑 16 opportunities for early redemption
- 👑 70% European Barrier

### INVESTMENT DESCRIPTION

- 👑 **Memory Coupon** – A quarterly coupon of USD 2% (8% p.a) or GBP 1.55% (6.2% p.a) is paid if the least performing index is above the 80% coupon hurdle. If the coupon hurdle criteria is not met, the coupon is accumulated for the next quarterly observation date.
- 👑 **Autocall Feature** – On the 2 year anniversary of the strike date and on every quarterly observation date thereafter, if all the underlying indices are above 100% of their strike level, the note will redeem at 100% plus any accumulated coupon.
- 👑 **Capital Protection** – Capital is protected provided no underlying index closes at or below 70% of the strike level on the final valuation date (European Style).

### PRODUCT TERMS

|                               |   |                                   |                                      |
|-------------------------------|---|-----------------------------------|--------------------------------------|
| <b>Issuer</b>                 | BBVA Global Markets   | <b>Quarterly Coupon</b>           | USD 2% p.q                           |
| <b>Maturity</b>               | 6 Years   |                                   | GBP 1.55% p.q                        |
| <b>Currency</b>               | USD, GBP  | <b>Coupon Hurdle</b>              | 80%                                  |
| <b>Denomination</b>           | 1,000   | <b>Autocall Frequency</b>         | Quarterly from 2 years               |
| <b>Underlyings</b>            | NASDAQ 100 Index<br>Euro Stoxx 50 Index<br>NIKKEI 225 Index<br>S&P/ ASX 200 Index | <b>ISIN</b>                       | USD XS2011132375<br>GBP XS2011130320 |
| <b>Coupon type</b>            | Conditional, quarterly  | <b>Strike Level</b>               | 100%                                 |
| <b>Strike Date</b>            | 16 July 2019  | <b>Autocall Trigger</b>           | 100%                                 |
| <b>Final Observation Date</b> | 16 July 2025  | <b>Capital Protection Barrier</b> | 70% of initial level                 |

### HIGHLIGHTS

- 👑 Potential annual returns of 8% USD/ 6.2% GBP.
- 👑 Coupons hurdle of 80% on least performing index.
- 👑 Exposure to 4 large indices.
- 👑 16 Opportunities for early redemption.
- 👑 Capital at risk only if the least performing index closes below 70% of its strike level.
- 👑 Maturity of 6 years.

### WHO CAN INVEST IN THESE NOTES?

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

### PAYOFF AT MATURITY

If the note has not autocalled prior, there are 3 potential outcomes when the product reaches its scheduled final valuation date.

- If the least performing index is greater than 100% of its strike level, the note returns 100% of capital invested plus any accumulated coupons.
- If the least performing Index is less than 80% of its strike level but greater than 70%, the note returns 100% of capital and no coupon.
- If one or more underlying index is less than 70% 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 at risk if the least performing index is equal to or below 70% of its strike level at maturity.
- 👑 Capital is at risk in the case of bankruptcy or default by the issuer.

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