

KEY INVESTOR INFORMATION DOCUMENT

[INSERT PRODUCT NAME]
[INSERT PRODUCT REFERENCE CODE]

[OPTION TO INSERT
NAME AND LOGO OF
ENTITY RESPONSIBLE
FOR PRODUCING KID]

What is the purpose of this Key Investor Information Document?

This document sets out certain key information relating to the [Insert product name]. Details of further product information are set out in “Further Information Available To You” below. The full legal terms and conditions can be found in [Insert details of relevant offering document]. [Insert if a Glossary is to be used (optional): **Highlighted** terms are explained in the Glossary.]

IF YOU DO NOT UNDERSTAND ANY FEATURE OF THIS PRODUCT OR ARE UNSURE AS TO WHETHER IT IS SUITABLE FOR YOU, YOU SHOULD OBTAIN INDEPENDENT ADVICE BEFORE INVESTING

This document was published on [Insert date] and is accurate only as at that date. This document was produced by [Insert name of party responsible for the KID].

Quick Facts

Product Category: [Structured [Debt] Security][Structured Deposit][Insurance].

Product Type: [Note][Certificate][Warrant] [linked to [Underlying]]

Product Producer: [Insert the full name and title (e.g. “Issuer”) and specify the Product Producer’s business sector (e.g. Banking, Insurance) and jurisdiction of registration]

Product Distributor: [Distributor to insert the full name of the Product Distributor or, in the case of affiliate Distributors, the name of the relevant group]

Product Currency: [●]

[Listing: [●][None]]

Offer Price: [●] [per Security][per Unit]

Product Start Date:

Product End Date:

Offer Period: [●] to [●]

Early Withdrawal: [Available [(with charge)][(without charge)]] [Not Available]

Early Termination: [If applicable (e.g. a Knock-out feature), insert a brief statement to this effect][Not applicable]

[Form of Return: [Cash][Physical Delivery]]

Final Return: [Insert brief description of return]

Periodic Return: [Nature of payment] payable on [●]

Underlying: [Insert name and type of Underlying (e.g. Share, Index, Basket of Shares)]. [Optional: For further details please see Annex [1][2]].

Product Description

[Option to insert symbols here with explanation]

What is the aim of this product?

[Insert a brief synopsis of the product]

Why might I buy this product?

[Insert a generic description of the product objective]

What return could I receive under this product?

[Complete in accordance with Completion Note 1 below]

How and when will I normally receive this return?

[Complete in accordance with Completion Note 2 below]

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What are the Key Risks involved in this Product? *[Complete in accordance with Completion Note 3 below]*

AN INVESTMENT IN THIS PRODUCT INVOLVES RISK. THE LIST BELOW HIGHLIGHTS ONLY CERTAIN KEY RISKS. A DISCUSSION OF FURTHER RISKS WHICH MAY BE ASSOCIATED WITH AN INVESTMENT IN THIS PRODUCT CAN BE FOUND AT PAGES [●]-[●] OF [INSERT DETAILS OF RELEVANT OFFERING DOCUMENT].

The risk profile of the product may change through its lifetime. The key risks listed below represent the [Product Producer/Product Distributor]'s assessment of the key risks as of the date of this document.

What is the risk that I may lose some or all of the money that I invest?

[Complete in accordance with Completion Note 4 below]

Can the Product Producer adjust the product or my return without my consent?

[Complete in accordance with Completion Note 5 below]

Can the Product Producer terminate the product before the Product End Date, extend the product or delay payment of my return?

[Complete in accordance with Completion Note 6 below]

Can I withdraw my money from the product, or otherwise sell the product, at any time?

[Complete in accordance with Completion Note 7 below]

How might movements or disruptions in financial markets affect my return?

[Complete in accordance with Completion Note 8 below]

Will other business activities of the Product Producer affect the value of my investment?

[Complete in accordance with Completion Note 9 below]

What Charges and Taxes might I have to pay in relation to this product?

The following charges apply. Overall, they reduce your return.

[See Completion Note 10 and the prompts below]

Product Producer charges:

- **One-off charges on purchase:** *[Insert details or if no such charge applies state "Not applicable"]*
- **Charges over the product lifetime:** *[Insert details or if no such charge applies state "Not applicable"]*
- **One-off charges at the end of the product term:** *[Insert details or if no such charge applies state "Not applicable"]*
- **One-off charges on early withdrawal:** *[Insert details or if no such charge applies state "Not applicable"]*

[N.B. In each case charges stated should be the maximum possible charge that may apply]

Product Distributor charges: *[To be completed by the Product Distributor]*

*[Where a bid/offer spread may apply in relation to the Secondary Market insert: **Bid/offer spread:** If you wish to sell the product before the Product End Date the price at which a buyer may be willing to buy the product from you may be less than the price at which they may offer to sell the product to you or someone else.]*

Taxes: The tax laws of *[Insert relevant jurisdictions]*, your own country and other countries may affect your investment in this product. For further information, please speak to an adviser.

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Further Information Available To You *[To be completed by the Product Distributor]*

You should also refer to the following documents which are available free of charge both online at [web address] and in hard copy on request from [address]:

[Complete in accordance with Completion Note 11 below]

How do I purchase this product and who should I contact for more information? *[To be completed by the Product Distributor]*

The period during which this product is initially being offered to you by the [Product Distributor] is *[Insert details of the Offer Period]*. [The product is subject to a minimum investment of [●]]. The product is available for purchase in minimum units [(denominations)] of [●].

For more information or to purchase the *[Insert product name]* please contact the [[Product Producer][Product Distributor] at: *[Insert contact details]*][your financial advisor].

Who is the Product Producer?

[Insert Product Producer's name] is [authorised and] regulated by the [Regulatory Authority]. *[Insert Product Producer's name]* is registered in [Country] [Registration Details (e.g. Company Number)]. Registered Office: *[Insert address]*.

[Insert brief description of the nature of the Product Producer's business to include a prominent statement as to whether or not investments issued by the Product Producer are covered by any investment protection scheme][Insert a cross reference to any more detailed Product Producer disclosure in the relevant Offering Document]

Who is the Product Distributor?

[To be completed by the Product Distributor]

[This document (or any part of it) may not be photocopied, reproduced, distributed or transmitted without the [Product Producer/Product Distributor]'s prior written permission.] [© [Product Producer/Product Distributor] ([Insert year]) (all rights reserved)] [Consider whether other jurisdiction-specific intellectual property wording is appropriate]

Annex [1]

[Scenario Analysis][Historical Performance Data] (Optional)

[Include appropriate prominent warnings regarding the limitations of any data included, including whether the scenarios reflect output at maturity only and clarification that the scenarios do not represent a forecast of expected performance. It should be made clear that the scenarios shown may not have an equal probability of occurrence]

[Appropriate scenarios shall be chosen to show the circumstances in which the product may generate a low, a medium and a high return, including, where applicable, an investment loss for the investor]

Annex [1][2]

Information relating to the Underlying (Optional)

[Insert a brief description of the Underlying where required to supplement the information in the Quick Facts section]

COMPLETION NOTES

PRODUCT DESCRIPTION

COMPLETION NOTE 1:

What return could I receive under this product?

Explain the basis of calculation of the return in plain English. Formulae may be included if this will aid investor understanding. If scenario analyses/historical performance data are to be included, these should be incorporated in Annex 1 as prompted. Return for this purpose should include both the return (if any) of the investor's capital or upfront premium and the return on that capital or upfront premium. Details of any capital protection should be included but with corresponding prominent warnings (cross referring to the risk section below) as to limits to such capital protection.

[Insert if appropriate: The return (if any) that you receive under this product is linked to the performance of the Underlying specified above. Before investing you should ensure that you understand the nature of the Underlying.]

[If scenario analyses/historical performance data are to be included insert: Examples of possible payouts for this product can be found in Annex 1 on page [●] below]

[Insert for all products, including capital protected products: YOUR INVESTMENT MAY GO DOWN AS WELL AS UP AND YOU MAY LOSE ALL OF THE MONEY THAT YOU INVEST.]

[Where the product contains adjustment provisions insert: IN CERTAIN CIRCUMSTANCES THE [INSERT RELEVANT PARTY] MAY HAVE A RIGHT TO ADJUST THIS PRODUCT AND YOUR RETURN. FOR FURTHER DETAILS SEE THE "KEY RISKS" SECTION BELOW]

COMPLETION NOTE 2:

How and when will I normally receive this return?

Insert relevant details. Include details of whether the product return is received in cash or by physical delivery and scheduled payment date.

[Where the product contains early termination or payment deferral provisions insert: IN CERTAIN CIRCUMSTANCES THE [INSERT RELEVANT PARTY] MAY HAVE A RIGHT TO [TERMINATE THE PRODUCT BEFORE THE PRODUCT END DATE] [OR] [DELAY YOUR RETURN]. FOR FURTHER DETAILS SEE THE "KEY RISKS" SECTION BELOW]

KEY RISKS

COMPLETION NOTE 3:

General approach

Questions listed in this section are by means of example only - delete and/or reorder as appropriate. Consider whether any additional product/structure specific questions or risks (e.g. knock out provisions) should be added and, if so, set out when the consequences of such features may be most evident.

COMPLETION NOTE 4:

What is the risk that I may lose some or all of the money that I invest?

- > Include appropriate explanation of Product Producer and any other relevant counterparty credit risk. Consider including a cross reference to the "Who is the Product Producer?" section below.
- > Include a statement as to whether or not the product is capital protected and, if so, setting out and appropriately explaining any limitations on this protection.
- > Where the product does not have the benefit of a guarantee and/or any government investor/depositor protection scheme, include a specific statement to this effect.
- > Where appropriate, include a statement clarifying that the investor does not have recourse to the underlying asset/assets and an appropriate explanation of the consequences of this from an investor perspective in a default scenario.

COMPLETION NOTE 5:

Can the Product Producer adjust the product or my return without my consent?

> Include details and appropriate explanations of any adjustment provisions.

COMPLETION NOTE 6:

Can the Product Producer terminate the product before the Product End Date, extend the product or delay payment of my return?

> Include details of any Product Producer call, early termination or deferral provisions.

COMPLETION NOTE 7:

Can I withdraw my money from the product, or otherwise sell the product, at any time?

> Include appropriate explanation of any restrictions/charges on early withdrawal, to include appropriate warnings in relation to any charges or restrictions on early withdrawal. Where appropriate, include a warning that the product value may be lower during the term of the product than at the Product End Date.

> Include contact details for secondary market pricing and sales and, where appropriate, include warning relating to the lack of or limited secondary market for the product and a warning that the return received through a sale in the secondary market may be lower than if the product was held to term.

COMPLETION NOTE 8:

How might movements or disruptions in financial markets affect my return?

> Include appropriate explanation of market exposure risks, to include warnings relating to any potential volatility and any leverage employed and any specific market or asset class risk related to the Underlying.

> Include appropriate explanation of any currency risk.

> Include appropriate plain English explanation of any market disruption risk and the consequences of a market disruption for the investor.

> Where hedging may be directly relevant to the investor's return, include a brief plain English explanation that the Product Producer has hedged or may hedge its exposure to the product and include an explanation of how this may affect investors, e.g. consequences of hedging disruption events.

COMPLETION NOTE 9:

Will other business activities of the Product Producer affect the value of my investment?

> Include appropriate explanation of any relevant conflicts of interest the Product Producer may have relating to the product.

CHARGES AND TAXES

COMPLETION NOTE 10:

The Product Producer and Product Distributor should ensure that all charges to be paid by the investor or deducted from the investor's return are covered. Where charges are investor specific, investors should be prompted to confirm these with the Product Producer/Product Distributor as appropriate prior to purchase.

FURTHER INFORMATION

COMPLETION NOTE 11:

Insert in bullet point format:

- details of relevant Offering Document and useful ancillary materials including the languages in which such information is available; and
- details of where information in relation to any underlying assets (both pre and, if applicable, post-issuance) are/will be available and the languages in which such information is available.