

INVESTMENT SCHEDULE

MEGATREND AUTOCALL (ROBOTICS & AI) USD S1P2



IMPORTANT DATES

Subscription Open Date:	20 June 2022
Subscription Close Date:	22 July 2022
Strike Date:	29 July 2022
Maturity Date:	29 July 2027

INVESTMENT DETAILS

Investment type:	Note, issued by an International Bank with an Investment Grade. (Investment grade refers to the quality of a company's credit. To be considered an investment grade issue, the company must be rated at 'BBB' or higher by Standard and Poor's or Moody's).
Issuer:	Citi Group, Barclays Bank, Goldman Sachs or Morgan Stanley, determined at the time of execution. Being the issuer providing the highest coupon level.
Minimum Investment Amount:	USD 10,000
Denomination (PAR):	USD 1,000
Investment Term:	5 years
Settlement Currency:	US Dollars (USD)
Investment Rationale:	Investors wishing to achieve exposure to an equity index that focuses on Robotics and Artificial Intelligence (AI) stocks while offering conditional principal protection with the potential to generate and attractive annual coupon.
Principal Protection:	Conditional. Full capital at risk if the return of the index falls below the 70% barrier. If a barrier event has not occurred, the investor will receive back 100% of their investment.

Coupons: Potential for 12% annual coupon payments from year 3 of the investment product. (On trade date, the investment will offer a minimum of 10% p.a. coupon. If this coupon level is not met, the Investment will not proceed, and the investor will receive back their initial investment amount plus any interest).

The Index: Returns are linked to the performance of the Solactive Robotics & AI EUR Index 5% AR (SOROBAI5 Index).

EARLY REDEMPTION

Early Redemption: An Early Redemption Event occurs if on any Early Observation Date, the official closing price of the index is equal to or greater than the relevant Autocall Level.

Early Redemption Amount and Observation/Payment Dates If, on an Early Redemption Observation Date, an Early Redemption Event occurs, then the Notes will be automatically early redeemed at the relevant Early Redemption Amount on the relevant Early Redemption Payment Date (in each case, as specified below)

Autocall Level (as % of Initial Reference Price)	Early Redemption Amount (% of PAR)	Early Redemption Observation Date	Early Redemption Payment Date
100%	136%	29 July 2025	12 August 2025
100%	148%	29 July 2026	13 August 2026
100%	160%	29 July 2027	13 August 2027

Initial Reference Price: Official closing price on Strike Date

FINAL REDEMPTION AMOUNT

Formula Unless previously redeemed, or purchased and cancelled in accordance with the Conditions, the Issuer shall redeem the Notes on the Maturity Date at the Final Redemption Amount per Note as determined by the Issuer as follows:

- (i) If on the Determination Date, the Final Reference Price of the Underlying is equal to or greater than the Barrier Level:
100% of PAR
- (ii) If on the Determination Date, the Final Reference Price of the Underlying is below the Barrier Level:
 $\text{Par} * (\text{Final Reference Price} / \text{Initial Reference Price})$

Barrier Level 70% of the Initial Reference Price

Final Reference Price The official closing price of The Index on the Maturity Date

FEES & CHARGES

Financial Advisory Fee (paid upfront, integrated into the product): 3.25% (incl VAT)

Administration Fee (paid upfront, before the investment is made): 1.00% (incl VAT)

Total fees 4.25% (incl VAT)

ADMINISTRATOR Itransact Investment Platform

ARRANGER Privatam AG