

# 18 MONTHS MULTI BARRIER EXPRESS CERTIFICATE ON ABERCROMBIE & FITCH CO-CL A, ESTEE LAUDER COMPANIES- CL A, RALPH LAUREN CORP, TIFFANY & CO, AVON PRODUCTS INC

10% P.A. CONDITIONAL MEMORY COUPON – 60% MULTI BARRIER WITH  
OBSERVATION AT MATURITY ONLY

## HIGHLIGHTS

- ▶ Conditional Memory Coupon 10% p.a.
- ▶ Autocall Trigger Level: 100% of initial fixing
- ▶ Coupon Trigger Level: 75% of initial fixing
- ▶ European Barrier at 60% of the initial fixing
- ▶ Maturity of 18 Months maximum



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## FACTS AND FIGURES

<b>Issuer</b>	EFG International Finance (Guernsey) Ltd St.-Peter Port, Guernsey
<b>Guarantor</b>	EFG International AG, Zurich, Switzerland
<b>Maturity</b>	18 Months
<b>Currency</b>	USD
<b>Underlying</b>	ABERCROMBIE & FITCH CO- CL A ESTEE LAUDER COMPANIES- CL A RALPH LAUREN CORP TIFFANY & CO AVON PRODUCTS INC
<b>Autocall Observations</b>	Quarterly
<b>Coupon Type</b>	Conditional
<b>Coupon</b>	10% p.a.
<b>Memory Coupon</b>	Yes
<b>Autocall Trigger Level</b>	100% of initial fixing
<b>Coupon Trigger Level</b>	75% of initial fixing
<b>Strike Level</b>	100% of initial fixing
<b>Barrier Level</b>	60%
<b>Barrier Type</b>	EUROPEAN (observed at maturity)

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## PRODUCT DESCRIPTION AND OPPORTUNITIES

The 18 Months Multi Barrier Express Certificate is a product that offers 10% p.a. conditional coupon paid quarterly.

### Coupon Mechanism

- ▶ The Conditional Coupon of 10% p.a. is paid if the worst performing underlying is above the Coupon Trigger Level on each observation date (assuming no early redemption).
- ▶ Any unpaid coupon is recorded and will be paid on the next observation date if the coupon condition is met.

### Redemption Mechanism

- ▶ On any observation date (quarterly), if the worst performing underlying is above the respective Autocall Trigger Level of 100% of initial fixing, the Product will be early redeemed and the investor will receive 100% of the denomination plus any payable coupon.

At maturity (if the product has not been early redeemed)

- ▶ If the worst performing underlying is above the Strike Level or is not below the Barrier, the investor will receive 100% of the denomination.
- ▶ Otherwise, if the worst performing underlying is at or below the Barrier of 60% at maturity, the investor will receive the denomination reduced by 1% for each 1% negative performance of the worst performing underlying.



**RISKS**

- ▶ If the worst performing underlying closes at or below the Barrier Level at maturity, the investor may receive less than 100% of the denomination.
- ▶ Before maturity, the secondary market value of the Note is influenced by many factors (amongst others volatility and interest rates) and may be below 100% of the Denomination.
- ▶ The product is not capital protected. Investors may lose part or all of the invested capital.
- ▶ Maximum yield is limited to the coupon payment.
- ▶ Compared to a direct investment in the underlying, the investor will not be entitled to receive any dividend payments.
- ▶ The investor bears the credit risk of the issuer and the guarantor.



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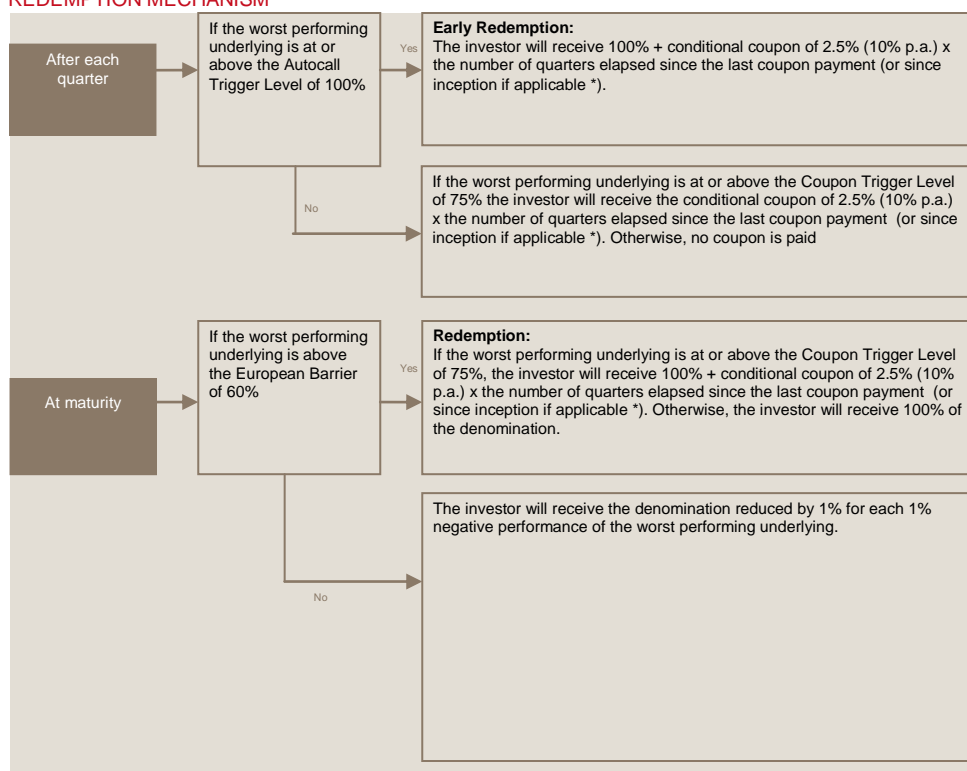
**REDEMPTION SCHEDULE**

Observation Date	Coupon Trigger Level	Coupon Amount	Autocall Trigger Level	Redemption Amount
Quarter 1	75%	2.5%	100%	100%
Quarter 2	75%	2.5%	100%	100%
Quarter 3	75%	2.5%	100%	100%
Quarter 4	75%	2.5%	100%	100%
Quarter 5	75%	2.5%	100%	100%
Quarter 6	75%	2.5%	100%	100%

**REDEMPTION TABLE**

Final Level of the worst performing underlying	Redemption (if Barrier event occurred)
<b>120%</b>	100%
<b>110%</b>	100%
<b>100%</b>	100%
<b>90%</b>	100%
<b>80%</b>	100%
<b>70%</b>	100%
<b>60%</b>	60%
<b>50%</b>	50%
<b>40%</b>	40%
<b>30%</b>	30%
<b>20%</b>	20%
<b>10%</b>	10%
<b>0%</b>	0%

REDEMPTION MECHANISM



\* The Coupon is paid since inception if the Coupon Trigger Level is equal to the Autocall Trigger Level, or if the early redemption takes place on the first observation date, or if the Coupon Trigger condition is met at any observation date without any coupon payment on any previous observation date.

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