

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

<b>Product Name:</b>	<b>Dual Currency Investment (DCI) in EUR</b>
<b>Product Manufacturer:</b>	Eurobank Cyprus Ltd www.eurobank.com.cy, for more information call 22208011
<b>Competent regulatory authority:</b>	Central Bank of Cyprus
<b>Date of production:</b>	17/07/2018

**Please note:** You are about to purchase a product that is not simple and may be difficult to understand

## What is this product?

**Type:** Dual Currency Investment (DCI) is a structured tailored instrument, linked to the exchange rate between Euro (EUR) and US Dollar (USD) (the **underlying**, see table below)

**Objective:** By investing in a DCI you are investing in a product that is linked to the exchange rate movement of EUR/USD (the **underlying**) with potential to earn higher returns by accepting foreign exchange risk. On the **maturity date**, Eurobank will pay you the enhanced yield based on the agreed **coupon rate**, in the **investment currency** and the principal amount (the **investment amount**) in either the **investment currency** or the **alternate currency**, depending on the specified exchange rate (the **strike**) and the level of the underlying exchange rate (the **Bloomberg Fixing** 2.00 pm Frankfurt time)) on **observation date**. The interest rate is fixed and independent of any fluctuations of the exchange rate movement.

### On the observation date:

- If the underlying appreciates, for example where the exchange rate between EUR and USD (BFX) is **above** the strike of **1.00 EUR = 1.17 USD**, you will receive the accrued interest of **3.63 % p.a.** in the investment currency (**EUR**) and the principal amount (the investment amount), converted to **USD**, at a previously agreed strike rate of **1.00 EUR = 1.17 USD**.
- Otherwise, if the underlying depreciates, for example where the exchange rate between EUR and USD (BFX) is **at or below** the strike of **1.00 EUR = 1.17 USD**, you will receive the investment amount plus the accrued interest of **3.63 % p.a.** in the investment currency (**EUR**).

Settlement takes place only on the maturity date of the product and if EUR appreciates significantly above USD, the investor might bear a significant potential loss due to the difference in the strike and the market price at maturity. The valuation of the transaction depends on the market value of the underlying.

The amount invested is blocked for the entire duration of the product in order to guarantee any possible claim of the Bank.

### Product Data:

<b>Investment currency:</b>	EUR	<b>Alternative currency:</b>	USD
<b>Investment amount:</b>	EUR 10,000.00	<b>Strike:</b>	1.00 EUR = 1.1700 USD
<b>Coupon:</b>	3.63% p.a.	<b>Spot rate:</b>	1.00 EUR = 1.1600 USD
<b>Term:</b>	3 months	<b>Observation date:</b>	2 working days before maturity date
<b>Underlying:</b>	EUR/USD	<b>Underlying type:</b>	Foreign currency exchange rate

**Intended retail investor:** This product is addressed to retail investors (according to MiFID) that are looking for a significantly higher (compared to a traditional time deposit) interest rate on the investment currency, but they are willing to bear the risk to be repaid in the alternative currency at maturity. Therefore, the product is intended for retail investors with sufficient knowledge and/or experience in these types of products, an average ability to bear investment loss and an investment horizon below one year.

**Term:** The term of the product is 3 months and it is not recommended for early termination.

## What are the risks and what could I get in return?



The risk indicator assumes you keep the product until the end of the recommended holding period (3 months). It is not recommended to end your product early. You will have to pay significant extra costs if you end your product early.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product may result in capital loss due to market fluctuations or failure of the Bank to meet its obligations. This product has been classified as 7 out of 7, which is the highest class of risk. This rates the potential losses you may have from future performance of the underlying at a very high level. **Be aware of currency risk. You may receive capital in a different currency, so the final return you get will depend on the exchange rate between the two currencies.** This product does not include any protection from future market performance, so you could bear significant losses in your investment.

## Performance Scenarios

Nominal Amount: EUR 10,000.00

Scenarios		3 months (Recommended holding period)
<b>Stress</b>	What you might get back after costs	EUR 8,326
	Average return/loss over nominal amount each year	-66.46%
<b>Unfavourable</b>	What you might get back after costs	EUR 9,705
	Average return/loss over nominal amount each year	-11.73%
<b>Moderate</b>	What you might get back after costs	EUR 10,091
	Average return/loss over nominal amount each year	3.36%
<b>Favourable</b>	What you might get back after costs	EUR 10,091
	Average return/loss over nominal amount each year	3.36%

This table shows the return you could get back over the next 3 months, under different scenarios, assuming a nominal value of EUR 10,000.00. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where the Bank will not be able to pay you. This product is not recommended to be terminated prematurely. This means it is difficult to estimate how much you would get if you decide to terminate the product before the end of the recommended holding period. You will either be unable to terminate prematurely or you will have to pay high costs or suffer a large loss if you do so. The figures do not take into account taxation of the country of your residence.

## What happens if the Bank is unable to pay out?

In the event of bankruptcy or other failure of the Bank to meet its obligations arising from the agreement, the investor may suffer a total loss of their capital. Possible financial loss may be partially covered by the Bank Investors Compensation Fund according to the Investment Services, Activities and Regulated Markets Laws of 2007 to 2016. The maximum coverage under the above scheme is € 20,000 for total amount of investor-customer's claims against the financial institution, irrespective of the number of accounts, the currency and the place of provision of the investment service. Legal provisions apply for the initiation of the compensation payment process upon the Bank's liquidator ascertaining that the Bank cannot fulfill its obligations.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the performance of the product. The total costs take into account one-off and on-going costs. The amount presented here is the cumulative costs of the product itself, for the recommended holding period. They include potential penalties of early termination. The figures assume a nominal value of EUR 10,000.00. The figures are estimates and may change in the future.

**Nominal amount: EUR 10,000**

Scenarios	If you hold the product until the end of the recommended holding period
<b>Total costs:</b>	EUR 200
Impact on return (RIY) per year:	2.00%

**Composition of costs:** The below table shows the yearly impact of different types of costs on the performance of the product at the end of the recommended holding period and the meaning of different cost categories.

### This table shows the impact on yield per year

One-off costs	Entry costs	2.00%	The impact of the maximum costs you pay when entering your investment. The impact of the costs is already included in the price. This is the most you will pay and you could pay less. This includes the cost of distribution of your product.
	Exit costs		The impact of the costs you pay if you decide to terminate early. The cost of early termination is subject to market conditions.
Maintenance costs	Portfolio transaction costs	-	n/a
	Insurance costs	-	n/a
	Other ongoing costs	-	n/a
Incidental costs	Performance fees	-	n/a
	Carried interests	-	n/a

### How long should I hold it and can I take my money out early?

#### Recommended holding period: Until the maturity date

The product is designed to be held until the maturity date. It is not recommended to be terminated early. Therefore, investors should be prepared to hold it until maturity.

### How can I complain?

You can submit your complaint about the product, the conduct of the product manufacturer and/or the person advising on or selling the product, in any way you wish. The Compliance Unit has a coordinating and supervisory role in the management of Eurobank Cyprus customer complaints. In this way, we ensure that we investigate the matter you are dealing with in a transparent, impartial and objective way and within the timeframe set by the Bank.

For more information you can visit our website [www.eurobank.com.cy](http://www.eurobank.com.cy) section "Contact us".

### Other relevant information

The investor will receive a supplementary document and an official request to open an investment account. The information contained in this key information document does not constitute a recommendation to buy or sell this product

## Additional General Yield Scenarios

Investment Currency	Alternative Currency	Strike	Term	Favorable	Moderate	Unfavorable	Stress
EUR	USD	Spot + 100 b.p.	2 weeks	2,08%	2,08%	-23,22%	-192,65%
EUR	USD	Spot + 100 b.p.	1 month	4,07%	4,07%	-19,66%	-115,17%
EUR	USD	Spot + 100 b.p.	2 months	3,70%	3,70%	-14,10%	-80,74%
EUR	USD	Spot + 100 b.p.	3 months	3,63%	3,63%	-11,73%	-66,46%
USD	EUR	Spot - 100 b.p.	2 weeks	3,09%	3,09%	-27,05%	-186,73%
USD	EUR	Spot - 100 b.p.	1 month	4,36%	3,36%	-23,56%	-114,85%
USD	EUR	Spot - 100 b.p.	2 months	3,61%	3,61%	-18,99%	-80,31%
USD	EUR	Spot - 100 b.p.	3 months	3,36%	3,36%	-16,79%	-67,19%

\*The yields are indicative and annualized

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

<b>Product Name:</b>	<b>Dual Currency Investment (DCI) in USD</b>
<b>Product Manufacturer:</b>	Eurobank Cyprus Ltd www.eurobank.com.cy, for more information call 22208011
<b>Competent regulatory authority:</b>	Central Bank of Cyprus
<b>Date of production:</b>	17/07/2018

**Please note:** You are about to purchase a product that is not simple and may be difficult to understand

## What is this product?

**Type:** Dual Currency Investment (DCI) is a structured tailored instrument, linked to the exchange rate between Euro (EUR) and US Dollar (USD) (the **underlying**, see table below)

**Objective:** By investing in a DCI you are investing in a product that is linked to the exchange rate movement of EUR/USD (the **underlying**) with potential to earn higher returns by accepting foreign exchange risk. On the **maturity date**, Eurobank will pay you the enhanced yield based on the agreed **coupon rate**, in the **investment currency** and the principal amount (the **investment amount**) in either the **investment currency** or the **alternate currency**, depending on the specified exchange rate (the **strike**) and the level of the underlying exchange rate (the **Bloomberg Fixing 2.00 pm Frankfurt time**) on **observation date**. The interest rate is fixed and independent of any fluctuations of the exchange rate movement.

### On the observation date:

- If the underlying appreciates, for example where the exchange rate between EUR and USD (BFX) is **at** or **above** the strike of **1.00 EUR = 1.1500 USD**, you will receive the investment amount plus the accrued interest of **3.36 % p.a.** in investment currency (USD).
- Otherwise, if the underlying depreciates, for example where the exchange rate between EUR and USD (BFX) is **below** the strike of **1.00 EUR = 1.1500 USD**, you will receive the accrued interest of **3.36 % p.a.** in the investment currency (USD) and the principal amount (the investment amount), converted to EUR, at a previously agreed strike rate of **1.00 EUR = 1.1500 USD**.

Settlement takes place only on the maturity date of the product and if EUR depreciates significantly against USD, the investor might bare a significant potential loss due to the difference in the strike and the market price at maturity. The valuation of the transaction depends on the market value of the underlying.

The amount invested is blocked for the entire duration of the product in order to guarantee any possible claim of the Bank.

### Product Data:

<b>Investment currency:</b>	USD	<b>Alternative currency:</b>	EUR
<b>Investment amount:</b>	USD 10,000.00	<b>Strike:</b>	1.00 EUR = 1.1500 USD
<b>Coupon:</b>	3.36% p.a.	<b>Spot rate:</b>	1.00 EUR = 1.1600 USD
<b>Term:</b>	3 months	<b>Observation date:</b>	2 working days before maturity date
<b>Underlying:</b>	EUR/USD	<b>Underlying type:</b>	Foreign currency exchange rate

**Intended retail investor:** This product is addressed to retail investors (according to MiFID) that are looking for a significantly higher (compared to a traditional time deposit) interest rate on the investment currency, but they are willing to bare the risk to be repaid in the alternative currency at maturity. Therefore, the product is intended for retail investors with sufficient knowledge and/or experience in these types of products, an average ability to bear investment loss and an investment horizon below one year.

**Term:** The term of the product is 3 months and it is not recommended for early termination.

## What are the risks and what could I get in return?



The risk indicator assumes you keep the product until the end of the recommended holding period (3 months). It is not recommended to end your product early. You will have to pay significant extra costs if you end your product early.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product may result in capital loss due to market fluctuations or failure of the Bank to meet its obligations. This product has been classified as 7 out of 7, which is the highest risk class. This classification rates the potential losses you may have from future performance of the underlying at a very high level. **Be aware of currency risk. You may receive capital in a different currency, so the final return you get will depend on the exchange rate between the two currencies.** This product does not include any protection from future market performance, so you could bear significant losses in your investment.

## Performance Scenarios

Nominal Amount: USD 10,000.00

Scenarios		3 months (Recommended holding period)
<b>Stress</b>	What you might get back after costs	USD 8,308
	Average return/loss over nominal amount each year	-67.19%
<b>Unfavourable</b>	What you might get back after costs	USD 9,577
	Average return/loss over nominal amount each year	-16.79%
<b>Moderate</b>	What you might get back after costs	USD 10,085
	Average return/loss over nominal amount each year	3.36%
<b>Favourable</b>	What you might get back after costs	USD 10,085
	Average return/loss over nominal amount each year	3.36%

This table shows the return you could get back over the next 3 months, under different scenarios, assuming a nominal value of USD 10,000.00. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where the Bank will not be able to pay you. This product is not recommended to be terminated prematurely. This means it is difficult to estimate how much you would get if you decide to terminate the product before the end of the recommended holding period. You will either be unable to terminate prematurely or you will have to pay high costs or suffer a large loss if you do so. The figures do not take into account taxation of the country of your residence.

## What happens if the Bank is unable to pay out?

In the event of bankruptcy or other failure of the Bank to meet its obligations arising from the agreement, the investor may suffer a total loss of their capital. Possible financial loss may be partially covered by the Bank Investors Compensation Fund according to the Investment Services, Activities and Regulated Markets Laws of 2007 to 2016. The maximum coverage under the above scheme is € 20,000 for total amount of investor-customer's claims against the financial institution, irrespective of the number of accounts, the currency and the place of provision of the investment service. Legal provisions apply for the initiation of the compensation payment process upon the Bank's liquidator ascertaining that the Bank cannot fulfill its obligations.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the performance of the product. The total costs take into account one-off and on-going costs. The amount presented here is the cumulative costs of the product itself, for the recommended holding period. They include potential penalties of early termination. The figures assume a nominal value of USD 10,000.00. The figures are estimates and may change in the future.

**Nominal amount: USD 10,000**

Scenarios	If you hold the product until the end of the recommended holding period
<b>Total costs:</b>	USD 200
Impact on return (RIY) per year:	2.00%

**Composition of costs:** The below table shows the yearly impact of different types of costs on the performance of the product at the end of the recommended holding period and the meaning of different cost categories.

### This table shows the impact on yield per year

One-off costs	Entry costs	2.00%	The impact of the maximum costs you pay when entering your investment. The impact of the costs is already included in the price. This is the most you will pay and you could pay less. This includes the cost of distribution of your product.
	Exit costs		The impact of the costs you pay if you decide to terminate early. The cost of early termination is subject to market conditions.
Maintenance costs	Portfolio transaction costs	-	n/a
	Insurance costs	-	n/a
	Other ongoing costs	-	n/a
Incidental costs	Performance fees	-	n/a
	Carried interests	-	n/a

### How long should I hold it and can I take my money out early?

#### Recommended holding period: Until the maturity date

The product is designed to be held until the maturity date. It is not recommended to be terminated early. Therefore, investors should be prepared to hold it until maturity.

### How can I complain?

You can submit your complaint about the product, the conduct of the product manufacturer and/or the person advising on or selling the product, in any way you wish. The Compliance Unit has a coordinating and supervisory role in the management of Eurobank Cyprus customer complaints. In this way, we ensure that we investigate the matter you are dealing with in a transparent, impartial and objective way and within the timeframe set by the Bank.

For more information you can visit our website [www.eurobank.com.cy](http://www.eurobank.com.cy) section "Contact us".

### Other relevant information

The investor will receive a supplementary document and an official request to open an investment account. The information contained in this key information document does not constitute a recommendation to buy or sell this product

## Additional General Yield Scenarios

Investment Currency	Alternative Currency	Strike	Term	Favorable	Moderate	Unfavorable	Stress
EUR	USD	Spot + 100 b.p.	2 weeks	2,08%	2,08%	-23,22%	-192,65%
EUR	USD	Spot + 100 b.p.	1 month	4,07%	4,07%	-19,66%	-115,17%
EUR	USD	Spot + 100 b.p.	2 months	3,70%	3,70%	-14,10%	-80,74%
EUR	USD	Spot + 100 b.p.	3 months	3,63%	3,63%	-11,73%	-66,46%
USD	EUR	Spot - 100 b.p.	2 weeks	3,09%	3,09%	-27,05%	-186,73%
USD	EUR	Spot - 100 b.p.	1 month	4,36%	3,36%	-23,56%	-114,85%
USD	EUR	Spot - 100 b.p.	2 months	3,61%	3,61%	-18,99%	-80,31%
USD	EUR	Spot - 100 b.p.	3 months	3,36%	3,36%	-16,79%	-67,19%

\*The yields are indicative and annualized