



## Key Information Document ("KID")

### Purpose

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

## Express Certificate in USD on Dow Jones Industrial Average Index, FTSE 100 Index®, NIKKEI 225®

Swiss Securities Number: 120746223 | ISIN: CH1207462230

Issuer: **EFG International Finance (Guernsey) Ltd., St Peter Port, Guernsey** | Guarantor: **EFG International AG, Zurich, Switzerland** | www.efginternational.com

| Call +41-(0)58-800-1111 for more information

PRIP Manufacturer: **Leonteq Securities AG** | Competent Authority: Not applicable | Production Date of the KID: 24.08.2022

**The investor is about to purchase a product that is not simple and may be difficult to understand.**

### 1. What is this product?

#### Type

This product is a Swiss Uncertificated Security under Swiss law.

#### Objectives

Objective of the product is to provide the investor with a specified entitlement according to predefined conditions. The investor may receive a coupon payment on the Conditional Coupon Payment Date if a Coupon Trigger Event has occurred on the corresponding Coupon Observation Date. If the investor has not received a coupon payment on the previous Coupon Payment Date(s), the missed coupon payment(s) shall additionally be payable in arrears if a Coupon Trigger Event occurs on a subsequent Coupon Observation Date ("Memory Coupon"). A Coupon Trigger Event shall occur if on any Coupon Observation Date all Underlyings close above their respective Coupon Trigger Level. The product has a fixed lifetime and will be redeemed on the Redemption Date.

#### Early Redemption on the specific Early Redemption Date:

On each Early Redemption Observation Date, the Issuer has the right, but not the obligation, to call the product for Early Redemption on the respective Early Redemption Date.

The investor will receive USD 1'000.00 (100% of the Denomination) plus the Conditional Coupon Amount, if applicable, for the respective Conditional Coupon Payment Date. No further payments will be made.

#### Redemption opportunities on the Redemption Date:

- If a Barrier Event has NOT occurred, the Investor will receive the Denomination.
- If a Barrier Event has occurred, the investor will receive a Cash Settlement in the Settlement Currency which equals the Denomination multiplied by the Worst Performance.

A Barrier Event shall be deemed to occur if at least one of the Underlyings' Final Fixing Levels is at or below the respective Barrier Level.

The investor might incur a loss in case the sum of the Cash Settlement on the Redemption Date and the coupon payment is below the purchase price of the product. Different from a direct investment in the Underlyings, the investor will not receive any dividend payments nor any further entitlements resulting from the Underlyings (e.g. voting rights).

<b>Currency of the product (Settlement Currency)</b>	US Dollars ("USD")	<b>Minimum Investment / Minimum Trading Lot</b>	USD 1'000.00
<b>Issue Date</b>	31/08/2022	<b>Initial Fixing Date</b>	24/08/2022
<b>Last Trading Day</b>	24/08/2023	<b>Redemption Date</b>	31/08/2023
<b>Final Fixing Date</b>	24/08/2023	<b>Denomination</b>	USD 1'000.00
<b>Issue Price</b>	100.00%	<b>Initial Fixing Level</b>	Official close of the respective Underlying on the Initial Fixing Date as calculated and published by the respective Index Sponsor.
<b>Final Fixing Level</b>	Official close of the respective Underlying on the Final Fixing Date as calculated and published by the respective Index Sponsor.	<b>Settlement Type</b>	Cash Settlement
<b>Quoting in consideration of accrued interest</b>	yes (dirty prices); the investor pays no accrued interest additionally when purchasing the product	<b>Conditional Coupon Rate</b>	1.2130%
<b>Worst Performance</b>	For each Underlying the performance is calculated by dividing its Final Fixing Level by the respective Initial Fixing Level. The Worst Performance corresponds to the lowest of all such calculated values.	<b>Currency Risk</b>	The product is currency hedged at maturity, i.e. although the Initial Fixing Level is determined in the currency of the Underlying, the amounts determined in the Currency of the Underlying will be converted 1:1 into the Currency of the Product (Quanto)

Coupon Observation Date	Coupon Trigger Level <sup>a</sup>	Conditional Coupon Payment Date	Conditional Coupon Amount	Early Redemption Observation Date	Early Redemption Date
25/11/2022	70.00%	02/12/2022	USD 12.13	25/11/2022	02/12/2022
24/02/2023	70.00%	03/03/2023	USD 12.13	24/02/2023	03/03/2023
24/05/2023	70.00%	01/06/2023	USD 12.13	24/05/2023	01/06/2023
24/08/2023	70.00%	31/08/2023	USD 12.13	-	-

<sup>a</sup>: levels are expressed in percentage of the Initial Fixing Level

Underlying	Type	Index Sponsor	Bloomberg Ticker	Initial Fixing Level (100%)*	Barrier Level (70.00%)*	Coupon Trigger Level (70.00%)*
Dow Jones Industrial Average Index	Index	S&P Dow Jones Indices LLC	INDU	USD TBA	USD TBA	USD TBA
FTSE 100 Index®	Index	FTSE International Ltd.	UKX	GBP TBA	GBP TBA	GBP TBA
NIKKEI 225®	Index	Nikkei Inc.	NKY	JPY TBA	JPY TBA	JPY TBA

\*levels are expressed in percentage of the Initial Fixing Level

The product terms provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the Issuer of the product may terminate the product early. These events are specified in the product terms and principally relate to the Underlying(s), the product and the Issuer of the product. For instance, these exceptional events are including but not exclusively limited to the cessation of an Underlying, tax events and the discontinuation of the Issuer's ability to carry out the necessary hedging transactions. In the event of termination, the Redemption Amount may possibly be significantly below the purchase price. Even a total loss of the investment is possible. The investor also bears the risk that the product will be called at an unfavourable point in time and the investor might only be able to reinvest the redemption amount on less favorable terms.

#### Intended retail investor

- The product is aimed at retail investors who intend to form private assets and have a short-term investment horizon.
- The investor can bear losses up to the total loss of the investment amount and attaches no importance to products with capital guarantee.
- **KNOWLEDGE & EXPERIENCE:** Investors who have at least one of the following characteristics: some knowledge of the financial instruments in question or moderate experience of financial markets

## 2. What are the risks and what could the investor get in return?

#### Risk Indicator



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 will lose money because of movements in the markets or because the Issuer is not able to pay the investor.

We have classified this product as 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions are very unlikely to impact the capacity of the Issuer to pay the investor of the product.

**The investor shall be aware of the currency risk. If the investor receives payments in a different currency, the final return that the investor gets will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

This product does not include any protection from future market performance so the investor could lose some or all of its investment.

If the Issuer is not able to redeem the investor what is owed, the investor could lose the entire investment.

For detailed information about all risks please refer to the risk sections of the legal documentation as specified in the section 'Other relevant information' below.

#### Performance Scenarios

Investment USD 10,000		
Scenario		31/08/2023 (Recommended holding period)
Stress Scenario	What the investor might get back after costs	USD 895.60
	Average return each year	-90.63%
Unfavourable Scenario	What the investor might get back after costs	USD 7101.25
	Average return each year	-28.53%
Moderate Scenario	What the investor might get back after costs	USD 10492.52
	Average return each year	4.83%
Favourable Scenario	What the investor might get back after costs	USD 10492.52
	Average return each year	4.83%

This table shows the money the investor could get back on the Redemption Date under different scenarios, assuming that the investor invests USD 10,000.00.

The scenarios shown illustrate how the investor's investment could perform. The investor can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of the product varies, and are not an exact indicator.

What the investor gets back will vary depending on how the market performs and how long the investor keeps the investment/product.

The stress scenario shows what the investor might get back in extreme market circumstances, and it does not take into account the situation where the Issuer is not able to pay the investor.

The figures shown include all the costs of the product itself, but may not include all the costs that the investor pays to the advisor or distributor. The figures do not take into account the investor's personal tax situation, which may also affect how much the investor gets back.

## 3. What happens if the Issuer is unable to pay out?

The obligations of the Issuer under this product are guaranteed by a first demand guarantee of EFG International AG, Zurich, governed by Swiss law, which protects investors in case the Issuer is unable to fulfil its obligations under the product. A total loss of the investor's capital invested is possible if both the Issuer and the Guarantor are unable to fulfil their obligations in respect of the product and the guarantee, respectively. The product is a debt instrument and as such is not covered by any deposit protection scheme.

## 4. What are the costs?

#### Cost over time

The Reduction in Yield (RIY) shows what impact the total costs the investor pays will have on the investment return the investor might get. The total costs taken into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself. They include potential early exit penalties. The figures assume the investor invests USD 10,000. The figures are estimates and may change in the future.

The person selling to the investor or advising the investor about this product may charge other costs. If so, this person will provide the investor with information about these costs, and show the investor the impact that all costs will have on the investor's investment over time.

Investment USD 10,000		If the investor cashes in at the end of the recommended holding period
Total costs		USD 392.34
Impact on return (RIY) per year		3.84%

#### Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the investment return the investor might get at the end of the recommended holding period.
- the meaning of the different cost categories.

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

One-off costs	Entry costs	3.84%	The impact of the costs already included in the price.
	Exit costs	-	

Ongoing costs	Portfolio transaction costs	-	Not applicable
	Other ongoing costs	-	Not applicable
Incidental costs	Performance fees	-	Not applicable
	Carried interests	-	Not applicable

#### 5. How long should the investor hold it and can the investor take money out early?

##### **Recommended holding period: 31/08/2023 (until Redemption Date)**

The objective of the product is to provide the investor with the redemption profile described under "1. What is this product?" above. This only applies if the product is held until maturity.

There are no possibilities to take the investor's money out early other than to sell the product off-exchange.

Under normal market conditions, the price at which the investor may sell the product will depend on the market parameters prevailing at the time, which could put the invested amount at risk.

In unusual market situations, or in the event of technical faults/disruptions, a purchase and/or sale of the product can be temporarily hindered, or may not be possible at all.

#### 6. How can the investor complain?

Any complaint regarding the person advising on, or selling, the product on the relevant website can be submitted directly to that person.

Any complaint regarding the product or the conduct of the Issuer of this product can be submitted to the following address: Leonteq Securities AG, Europaplatz 39, 8004 Zurich, Switzerland, [kid@leonteq.com](mailto:kid@leonteq.com), [www.leonteq.com](http://www.leonteq.com).

#### 7. Other relevant information

Any additional documentation in relation to the product and in particular the final terms or the pricing supplement and the issuance and offering programme (including any supplements hereto) are published on the website: [www.leonteq.com](http://www.leonteq.com). In order to obtain more detailed information – and in particular details of the structure of and risks associated with an investment in the product – the investor should read these documents.

At least one of the Underlyings is a protected brand of the Index Sponsor. The product is not sponsored, endorsed, sold or promoted by the index license provider and makes no representation regarding the advisability of investing in the product and neither the index license provider shall have any liability with respect thereto.

Furthermore, Leonteq Securities AG created the KID after having made certain assumptions and exercised certain discretion with respect to calculations of key figures and performance scenarios and is going to reassess and adapt its assumptions as it deems appropriate from time to time.