|  |  |
| --- | --- |
| Term Sheet dated 2021-11-10  **Issuer Name**  **CD**  **USD 100000000 Senior Unsecured Zero Coupon Notes due 2022-11-18 (the "**Notes**")** | |
|  | |
| **Issuer(s)** | Issuer Name (LEI: XXXXXXXXXX3333333333) |
| **Issuer Rating** | Issuer Name: Fitch: A (STABLE), Moodys: A1 (STABLE) and S NR (STABLE) |
| **Currency** | USD |
| **Series Number** | 12345 |
| **Issuance Type** | CD |
| **Form of the Notes** | Reg S Bearer |
| **Status of the Notes** | Senior Unsecured |
| **Nominal Amount** | USD 100000000 |
| **Specified Denominations** | USD 200000 |
| **Trade Date** | 2021-11-10 |
| **Settlement Date** | 2021-11-18 |
| **Maturity Date** | 2022-11-18 |
| **Interest Payment Date(s)** | Not Applicable |
| **First Interest Payment Date** | Not Applicable |
| **Rate of Interest** | Not Applicable |
| **Re-Offer Yield** | 2.400000% |
| **Issue Price** | 100.000000% |
| **Net Proceeds** | USD 97527938.00 |
| **Redemption Price** | 100.00000% |
| **Day Count Fraction** | Actual/Actual (ICMA) |
| **Business Day Convention** | Following Unadjusted |
| **Business Days** | Payments: Singapore |
| **Product Governance/Target Market** | Target Market: Professional investors and ECPs |
| **Sole Manager** | Non-syndicated: Dealer Name (United Kingdom) |
| **Issuing Agent** | IPA Name PLC |
| **Calculation Agent** | IPA Name PLC |
| **ISIN / Common Code** | XS1234567890 / 123456789 |
| **Listing** | Not listed |
| **Governing Law** | GB law |
| **Clearing System(s)** | Euroclear/Clearstream |
| **TEFRA Category** | TEFRA D |
| **Documentation** | As per the documentation relating to the Issuer's USD 8 billion CD |
| **Selling Restrictions** | As per the Issuer's base prospectus |