

# Payoff Information

## 1. Fixed Coupon Amount

The product includes an initial guaranteed payment.

- **Amount:** An amount in Specified Currency equal to  $\text{Denomination} \times 19.00\%$ .
- **Fixed Coupon Payment Date:** 20 September 2024.
- **Calculation:**  $\text{Denomination} \times 19.00\%$ .

## 2. Coupon Amounts (Conditional with Phoenix Barrier)

Following the fixed coupon, the product offers monthly conditional interest payments.

- **Trigger Condition:** If on any Automatic Early Redemption Valuation Date ( $t$ ) and/or on the Valuation Date, the Final Price of the Lowest Performing Share is equal to or greater than its respective Phoenix Barrier Price.
- **Phoenix Barrier Price:** In respect of any Share, 50.00% of the Initial Price:
  - Advanced Micro Devices Inc: 70.375 USD.
  - NVIDIA Corp: 59.04 USD.
  - Intel Corp: 9.96 USD.
- **Memory Coupon:** Means in respect of an Interest Payment Date, the sum of the paid Coupon Amounts on each of the previous Interest Payment Dates.
- **Calculation Formula:**  $\text{Denomination} \times (0.3333\% \times t) - \text{Memory Coupon}$ , with  $t = 1$  to 35 in respect of each 1 month period.

## 3. Automatic Early Redemption

The Notes shall be automatically redeemed in whole but not in part on the relevant Automatic Early Redemption Date( $t$ ).

- **Trigger Condition:** If on any Automatic Early Redemption Valuation Date( $t$ ), the respective Share Price of a number of Shares equal to 3 (the Automatic Early Redemption Number of Shares) is greater than or equal to its respective Automatic Early Redemption Price.
- **Automatic Early Redemption Price( $t$ ):** Means the relevant percentage of the Initial Price (100.00%), applicable from  $t = 9$  to  $t = 35$ .
- **Automatic Early Redemption Rate( $t$ ):** 100.00% of the aggregate nominal amount.

## 4. Final Redemption Amount

If the Notes have not been automatically redeemed, the Final Redemption Amount per Note payable on the Maturity Date (16 August 2027) is determined by the Calculation Agent on the Valuation Date as follows:

Case	Condition	Redemption Amount
Case 1	Final Price of the Lowest Performing Share $\geq$ 100.00% of its Initial Price	$\text{Denomination} \times 100.00\%$
Case 2a	Final Price $<$ 100.00% of Initial Price AND the Knock-in Event has not occurred	$\text{Denomination} \times 100.00\%$
Case 2b	Final Price $<$ 100.00% of Initial Price AND the Knock-in Event has occurred	$\text{Denomination} \times (100.00\% - P)$

- **Knock-in Event:** Occurs if the price of the Knock-in Share as determined by the Calculation Agent as of the Knock-in Valuation Time on any Knock-in Determination Day is less than its respective Knock-in Price.
- **Knock-In Price:** In respect of any Share, 50.00% of its Initial Price.
- **Calculation of P:**  $P = 100.00\% \times \max(100.00\% - \textit{Final Performance}; 0)$ .
- **Risk Note:** The Notes may redeem below par and will likely be valued at a considerable discount to its par value; any amount due bears the credit risk of the Issuer.

## 5. Underlyings

The performance is linked to the **Lowest Performing Share ("LPS")**, which is the Share with the numerically lowest Share Performance on any Knock-in Determination Days and/or on the Valuation Date.

1. **Advanced Micro Devices Inc** (AMD UW).
2. **NVIDIA Corp** (NVDA UW).
3. **Intel Corp** (INTC UW).