



BNP Paribas Callable 4 X FTSE Supertracker Plan Investment Summary

Product Facts and Features

Issuer: BNP Paribas Issuance BV

Guarantor: BNP Paribas

(*Credit Ratings : Standard & Poor's; A+, Moody's; Aa3 , Fitch; AA-

Administrator and Custodian: James Brearley & Sons Limited

Term: 6 years 1 week

Investment Type: Callable Participation Plan

Participation Rate: 400% Participation in the growth of the FTSE™ 100 Index at maturity

Coupon Rate: 0.85% Monthly (10.20% p.a.)

Initial Index Level: The Closing Level of the FTSE™ 100 Index on the Strike Date

Capital Protection: 60% Capital Protection Barrier

Availability: Direct; ISA/ISA Transfers; Pensions; Companies; Trusts; Charities; Offshore Bonds

Taxation: Capital Gains Tax

BNP Paribas SA

BNP Paribas SA attracts deposits and offers commercial, retail, investment, and private and corporate banking services. The Bank also provides asset management and investment advisory services to institutions and individuals in Europe, the United States, Asia, and the emerging markets. BNP Paribas are the Guarantor for the Callable 4 X FTSE Supertracker Plan therefore investors are exposed to the risk of them defaulting on their obligation to repay the capital and any returns due under the terms of the Plan. BNP has the following credit ratings from the major rating agencies S&P A+, Moody's Aa3 Fitch AA-. If you are unsure of the implications of the Issuer Risk your adviser will be able to discuss it in more detail.

Source: Bloomberg 05.06.2020

The Underlying Index

The **FTSE™ 100** Index represents the performance of shares in the most valuable companies listed on the London Stock Exchange. The components are the largest companies by Market Capitalisation (which measures the value of all the shares outstanding in that company, regardless of where they're held). The Index weights companies by size, so the largest companies in the Index have the greatest effect on its performance and most of these have strong international exposure, which means the Index isn't solely representative of the UK economy.

FTSE 100



Source: Bloomberg 05.06.2020; Data Range: 01.06.2000 - 01.06.2020

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Key Dates

Plan Opening Date: 19th June 2020

ISA transfer deadline : 24th July 2020

Cheque application deadline: 31st July 2020

All other application form deadlines: 7th August 2020

Strike Date: 14th August 2020

Start date: 28th August 2020

Minimum Investment: £10,000

Identifier Reference: XS2126408918

Investment Description

This is a 6 year 1 week Plan based on the performance of the FTSE™ 100 Index. The Plan is constructed to offer a potential return of 10.20% per annum to the redemption date if the issuing bank calls the investment early (please refer to the 'Callable Feature' below), or 400% participation in any growth of the FTSE™ 100 Index at maturity. If the Plan is not called early, at maturity, the investor receives a return of 400% of any positive growth in the FTSE™ 100 Index. For example, at maturity, if the FTSE™ 100 Index had risen 10% from the Initial Index Level, the investor will receive 100% of their investment back plus a 40% growth payment (10% X 400%). The opportunity for enhanced growth is the key aim of this investment. The investment is linked to one of the best-known indices in the world and investors will benefit from geared growth in the Index unless, the Issuer "calls" the Plan early, in which case investors will be paid a very competitive fixed rate of return - considerably better than current cash rates. The enhanced participation is designed to more than make up for the loss of dividends a direct investor into the Index would benefit from, and although the returns are effectively capped, because the plan is very unlikely to deliver more than the 10.20% per annum coupon rate, the cap is at an attractive level relative to current interest rates. The initial investment, minus any initial Adviser Fee, will be returned in full on the Maturity Payment Date, or if BNP calls the Plan early, regardless of the performance of the Index

The Callable Feature

On each Monthly Observation Date, from the 12 months after the Start Date, the issuing bank has the option to 'call' the Plan at their discretion. This means the Plan will be redeemed at that point and investors will receive their Initial Capital into the Plan, together with the fixed rate of return detailed above. For example, if the issuing bank called the Plan on the second anniversary, the investor would receive 100% of their Initial Capital plus a 20.40% return.

*Source: Bloomberg 05.06.2020. Credit ratings should not be relied upon or considered to be an assurance of a financial institution's stability or its ability to meet its obligations.





BNP Paribas

Callable 4 X FTSE Supertracker Plan

Investment Summary

Suitability

This Plan may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this Plan is launched
- Are seeking to preserve their capital in full if held to maturity
- Wish to have exposure to the Underlying Index
- Understand the Plan may mature early, returning 100% of your Initial Capital plus a return equivalent to 10.20% per annum
- Are looking to invest for the medium term, being happy to remain invested until the Maturity Date
- Can afford to have their cash invested for the full term of the Plan
- Wish to use this investment as part of a well-diversified portfolio
- Understand the risk to capital in the event of an Issuer default
- Should they need to sell their investment before maturity, accept that the trading price may mean they get back an amount less than they invested
- Appreciate that the fixed rate of return is conditional on the performance of the Underlying Index

This Plan may not be suitable for investors who:

- Have not received advice, completed an appropriateness test or spoken to a financial adviser who deems the Plan appropriate for them
- Don't understand the risks of the Plan
- Require a guaranteed income
- Don't want exposure to equities
- Require access to their investment over the term
- Are unsure how the Plan works
- Do not have at least £10,000 to invest
- Cannot make an informed decision based on the information within this brochure or from the Issuer's Key Investment Document (KID)

Risk

All investments carry risk. Prior to investing in the Plan you need to make sure you fully understand the risks you are taking and accept these. Having read the Brochure and supporting material, if there are any areas that you are still unsure about, please consult with your financial adviser who will be able to help you.

Issuer Risk

There is a risk that the Issuer could go into administration, become bankrupt or collapse. This would mean that it could fail to make the payments due in relation to the Plan. In the event of this happening an Investor could lose some or all of their investment as well as any of the returns to which they may otherwise have been entitled.

Market Risk

Underlying Stock performance may be volatile and subject to unpredictable changes over the investment term (see the chart of the Underlying Index on page 1). The value of your investment is affected by movements in the price of the Index and a fall may result in you not receiving any return on your Initial Capital. Your investment does not directly invest in the Underlying Index therefore you are not eligible for dividends.

Early Redemption Risk

You should be prepared to hold the Plan until maturity. It may be possible, subject to normal market conditions and regulatory, legal and financial or other conditions of the Issuer or its affiliates, to withdraw from the Plan before the Maturity Date. If you decide to sell the Plan early you may not get back your Initial Capital.

Market Disruption Events

It is possible that a market disruption event might occur, such as trading disruption, changes to an index, changes to index providers or changes in tax legislation. In these circumstances, the Issuer has the right to determine whether any adjustments to the terms of the Plan are required. These adjustments may include but are not limited to: adjustments to the opening or final level of the Underlying index, postponing observation dates and substitution of the Underlying Index. The Issuer is required to act in good faith when making any adjustments.

Reinvestment Risk

To invest in the Plan, you need to invest your capital for a set length of time. During this period, a rise or fall in interest rates may present other investment opportunities with a greater return. Should you decide to sell the Plan, you may get back less than your Initial Capital.

Inflation Risk

The value of your investment and any returns you may qualify for are not linked to inflation. If inflation is high over the term of the Plan, the real value of the Plan may decrease thus affecting the real value of any returns you may receive.

Concentration Risk

You should speak to your advisor to make sure that your investments are diversified. Investing too much into any single investment increases concentration risk.

Taxation Risk

Tax legislation may change during the life of the Plan. The tax treatment described of this Plan depends on the individual circumstances of each Investor and may be subject to change in the future. Neither IDAD nor James Brearley provide tax advice and you should seek independent tax advice if in doubt.

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