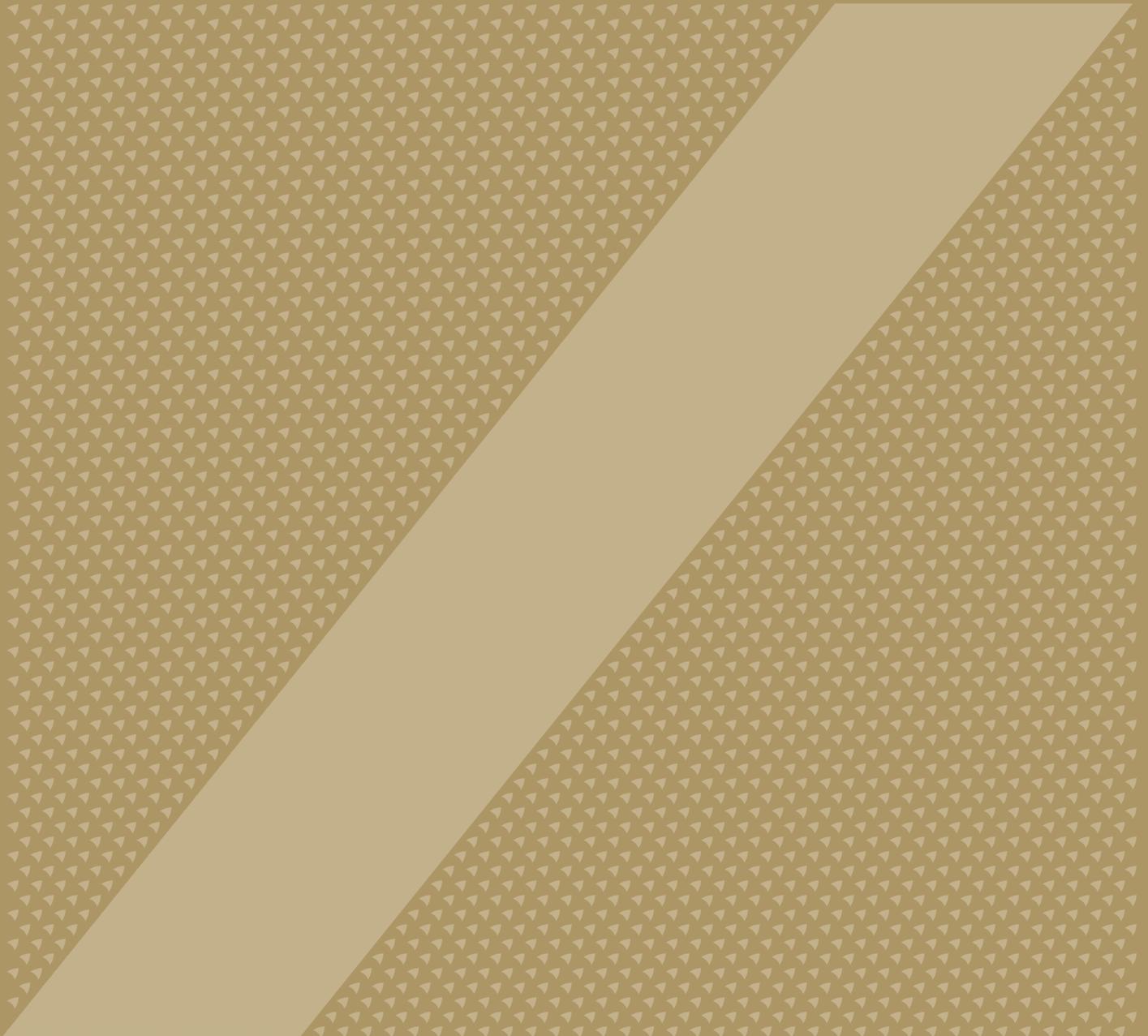




BCP Target Coupon Bond 2

This is a capital at risk product.

An equity based investment strategy that is focused on 50 of the largest companies with the highest ESG Scores domiciled in France, Germany, the Netherlands, and Belgium. The Bond aims to provide a return of 5% p.a. linked to the performance of these companies with significant capital protection features.



OVERVIEW

- The aim of the Bond is to provide a potential return equivalent to 5.0% p.a. and return your capital in full at the end of the 10 year Term, or earlier
- Potential coupon of 5.0% per annum if the Index is at or above 70% of Initial Index Level on any annual observation date
- Memory feature means that any missed coupons are payable if the Index is at or above 70% of Initial Index Level on any subsequent annual observation date
- The Bond has the potential to mature early – if the Index is at or above 90% of Initial Index Level at any annual observation date from the end of year 3 onwards, the product will return the initial capital and pay the 5.0% coupon (and pay any previously missed coupons). No coupons will be paid for future years
- The underlying index is the S&P Europe 50 ESG Select Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index, which is an equity market index comprised of the largest 50 companies with the highest ESG Scores domiciled in France, Germany, the Netherlands and Belgium
- Capital is fully protected unless the underlying Index is more than 50% below its initial level at maturity, whereby you will lose the same % by which the Index has fallen. This is a capital at risk product. Barclays Bank Ireland plc is the Issuer of the Bond. In the event that Barclays Bank Ireland plc fails to meet its liabilities, you could lose some or all of your money
- Minimum investment €20,000 (Increments of €1,000). Reduced minimum investment of €5,000 where the investor completes the investment in full through vespro.bcp.ie
- Closing Date 18th February 2022

This marketing material has been drafted by BCP. Barclays Bank Ireland plc, in its capacity as Issuer, accepts no responsibility for the accuracy or the information set out in this brochure nor have they verified the accuracy of such information other than the information directly relating to them or to the investment payoff description. The accuracy, completeness or relevance of the information which has been drawn from external sources is not guaranteed although it is drawn from sources reasonably believed to be reliable. Subject to any applicable law, Barclays Bank Ireland plc, BCP, nor any other provider of information or data referred to in this document, shall not assume any liability in this respect.

BCP TARGET COUPON BOND 2 SUMMARY

Name of Product	BCP Target Coupon Bond 2 (the "Bond")
Target Market	Individuals, Pensions, Charities, Corporates, ARF, AMRF, PRB, SSAP and PRSA investors, who receive investment advice. Investors will be treated as Retail clients as categorised within the meaning of MiFID. See Page 16 for further detail on the Target Market
Investment Term	Maximum 10 years with annual early maturity opportunities after 3 years
Issuer	Barclays Bank Ireland plc.
Underlying Asset	S&P Europe 50 ESG Select Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index (Series 4) (the 'Index')
Return of Capital	This is a capital-at-risk product. At maturity, investors will receive 100% of their capital if the Index level at maturity is not more than 50% below its starting level. At maturity, if the Index is more than 50% below its starting level then investor's capital will be reduced by 1% for every 1% fall in the Index.
Coupon Barrier	Index level must be equal to or above 70% of Initial Index level on any annual observation date.
Memory Feature	Any missed coupons become payable if the Index is at or above 70% of Initial Index Level on any subsequent annual observation date.
Early Maturity Barrier	If the Index is at or above 90% of Initial Index Level on any annual observation date from the end of year 3 onwards the product will return the initial capital and pay the 5.0% coupon (and pay any previously missed coupons if applicable).
Observation Dates	The Index level will be observed on the following dates: 27th February 2023, 26th February 2024, 25th February 2025, 25th February 2026, 25th February 2027, 25th February 2028, 26th February 2029, 25th February 2030, 25th February 2031 and 25th February 2032.
Potential Investment Return	The 5.0% coupon is paid on each anniversary if the Index is at or above 70% of Initial Index Level on the annual observation date. A memory feature means that any missed coupons are payable if the Index is at or above 70% of Initial Index Level on any subsequent annual observation date. If the Index is at or above 90% of Initial Index Level on any annual observation date from 25th February 2025, the Bond will mature and investors will receive 100% of the capital invested plus the 5.0% coupon (plus any previously missed coupons). If an early maturity is not triggered after 3 years, the Index level will continue to be observed on the annual observation date all the way to the end of the Term. If the Bond does not mature early but the Index finishes at or above 70% of Initial Index Level on the Final Valuation Date after 10 years then investors will receive 100% of initial capital invested plus the 5.0% coupon (plus any previously missed coupons). Therefore, the Index value can fall by up to 30% over the 10 year term and investors can still earn a +50% return.
Minimum Return	0.0%
Maximum Return	50.0% Gross (CAR 4.1%)
Minimum Investment	€20,000 (Only increments of €1,000); a reduced minimum of €5,000 will apply where applications are completed in full in vespro.bcp.ie .
Initial Valuation Date	25th February 2022
Initial Index Level	Official closing price of the Index on the Initial Valuation Date.
Final Valuation Date	25th February 2032
Classification	A listed Note (Senior unsecured debt). A MiFID complex product.
Listing	Euronext Dublin
Risk Category	BCP classifies investors into 4 broad categories depending on their approach to risk and rewards; Conservative, Cautious, Balanced and Growth. The BCP Target Coupon Bond 2 is considered appropriate for Balanced investors.
Tax Treatment	All investment returns will be paid gross of tax, please refer to page 17 for more details.

CAR is Compound Annual Return.

Warning: If you invest in this product you may lose some or all of the money you invest. Warning: If you cash in your investment before the Final Maturity Date you may lose some or all of the money you invest. Warning: The value of your investment may go down as well as up. You may get back less than you invest.

WHO IS THE BOND INTENDED FOR?

Investors are likely to have a slightly positive or neutral long term investment view on the Index. They are looking for growth or a potential coupon of 5.0% a year and do not expect the Index to fall by more than 50% over the investment Term. Investors are prepared to put their capital at risk.

Investors are prepared to invest for the full term. The product does provide liquidity, however, investors should have an emergency fund and they should carefully read the liquidity provisions in this Brochure.

INTRODUCTION

The BCP Target Coupon Bond 2 offers investors a number of features that a typical investment product cannot provide. The most important of which are:

- An ability to earn a strong fixed annual coupon provided the underlying Index has not fallen by more than 30%
- An ability to get equity-linked performance without having to take on direct equity market risk
- An ability to generate positive performance in flat or falling markets
- 100% of invested capital will be returned at maturity provided that the underlying Index has not fallen by more than 50%.

This Bond has a maximum Investment Term of 10 years and is linked to the performance of 50 of the largest companies with the highest ESG Scores domiciled in France, Germany, the Netherlands, and Belgium. The aim of the Bond is to generate a return equivalent to 5.0% p.a., and return your initial investment at Maturity, if not before.

In order for this to happen, the Index must close at or above 70% of Initial Index Level on any annual observation date or final valuation date.

This Bond includes a protection barrier set at 50% of Initial Index Level. If the Bond continues to Maturity and the Index is at or above 50% of Initial Index Level, but below 70% of Initial Index Level, on the Final Valuation Date the Bond will return your initial investment in full, no coupon is paid in this year and any previously missed coupons will not be paid. However, if the Index has fallen by more than 50% on the Final Valuation Date (i.e. below the 50% protection barrier) your capital will be at risk and you will lose 1% for every 1% drop in the Index performance and no coupon or previously missed coupons will be paid.

The Bond's ability to pay the coupon and return your capital at Maturity is also dependent on the solvency of Barclays Bank Ireland plc. If Barclays Bank Ireland plc defaults or becomes insolvent during the Investment Term your capital and Returns are at risk.

WHY A 10 YEAR TERM

The primary objective when putting a product like this together is maximising the potential for the investor to make a return and minimising the likelihood of capital loss. By extending the term of the Bond out to 10 years we are providing more annual observation

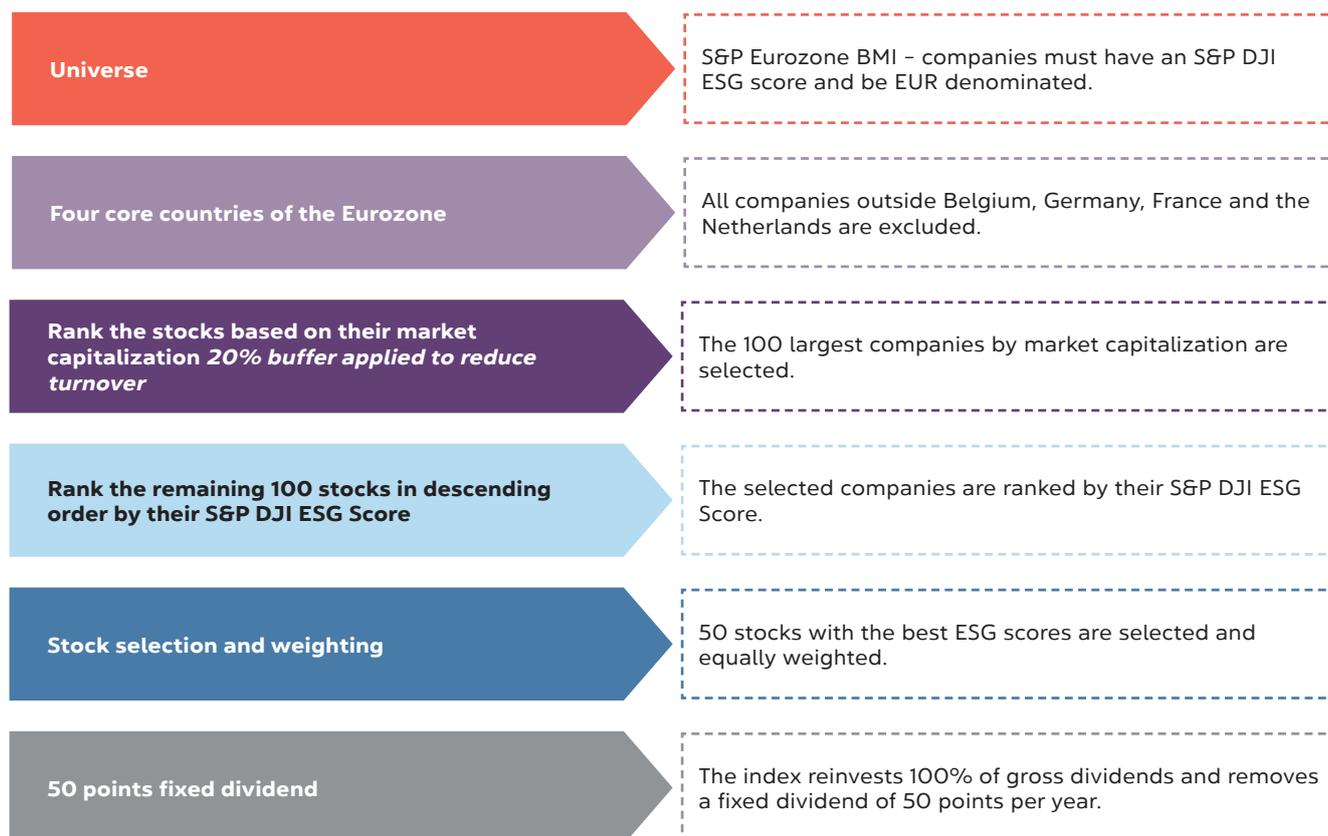
points and therefore more opportunities for the Bond to pay the coupon. Also the longer the term of the product the higher the % return/coupon we can negotiate with the issuing Bank on behalf of the investor.

ABOUT THE INDEX

The S&P Europe 50 ESG Select Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index (Series 4) is an equity market index created, updated, maintained and published by S&P Dow Jones Indices. The index is comprised of 50 companies domiciled in one of the four core countries of the Eurozone (France, Germany, the Netherlands, and Belgium).

- The Index selects companies with the strongest impact on environmental issues, as well as the quality of their social relationships and governance policies
- A systematic and quantitative selection methodology based on companies listed on the S&P Eurozone BMI Index, which have also received an S&P Dow Jones Index (DJI) ESG score
- S&P Dow Jones Index (DJI) ESG score is based on RobecoSAM's ESG Rating. RobecoSAM is an investment specialist focused on Sustainability Investing
- Index constituents are rebalanced annually at the end of April each year and weightings are reset on a quarterly basis.
- Dividends paid by companies in the index are reinvested and a fixed dividend of 50 points on the Index value is deducted each year from the total return

Selection Methodology

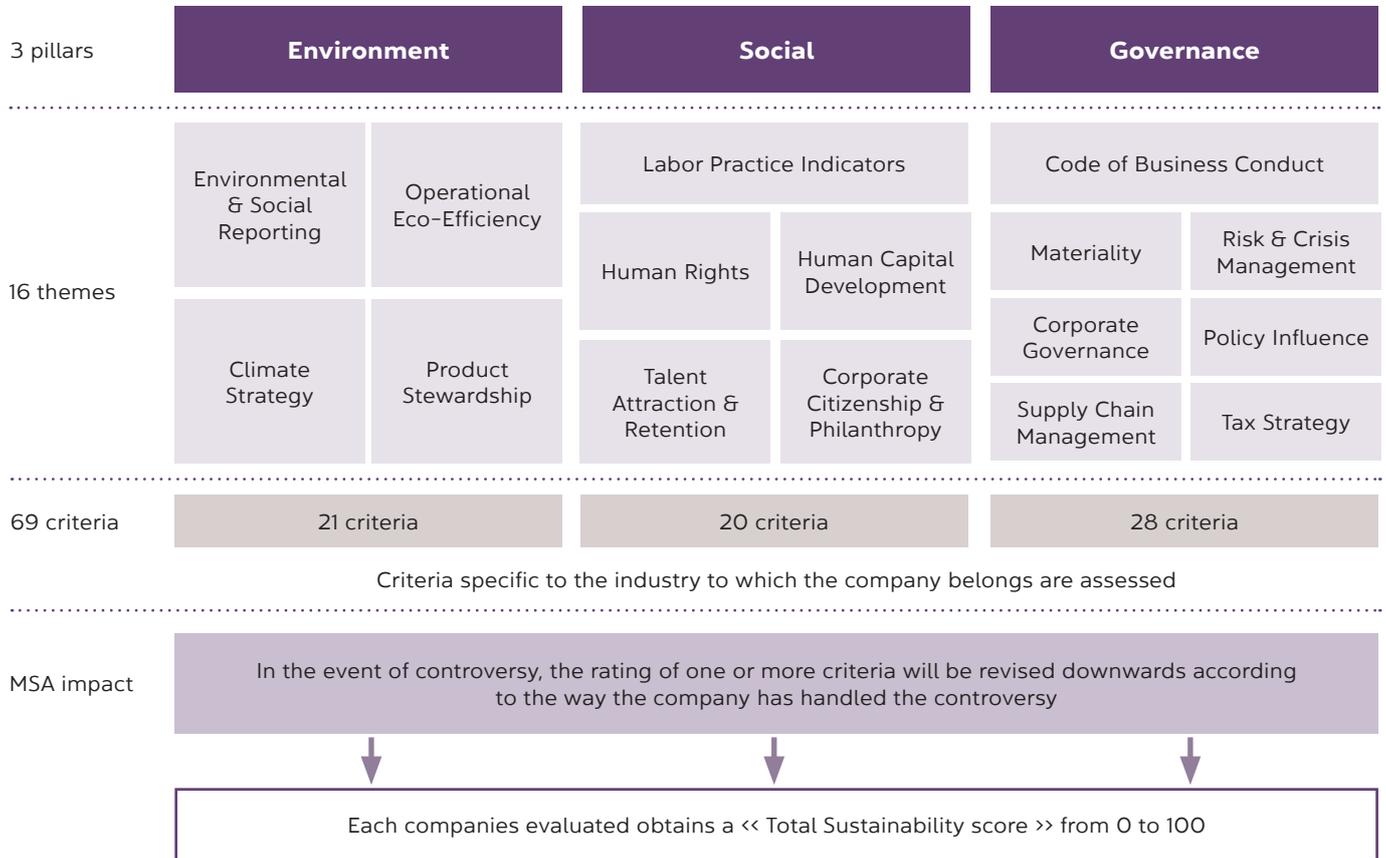


S&P'S ESG RATING

S&P Dow Jones Index (DJI) ESG score is based on RobecoSAM's ESG Rating.

RobecoSAM's ESG Assessment is based on their Corporate Sustainability Assessment, a questionnaire of 80 to 120 questions sent to the world's largest

publicly traded companies each year to evaluate the environmental impact of their activities, the quality of their social relationships and the quality of their governance. Companies are assessed on 69 criteria covering 16 themes.



Sources: Barclays Bank Ireland plc. The weightings in the index are reviewed and rebalanced every quarter (January, April, July, and October) and the composition of the index is reviewed annually (April).

DIVIDENDS

Gross dividends are reinvested and a fixed amount of 50 points per annum is deducted from the Index.

This fixed dividend of 50 points may be higher than the actual dividends paid by

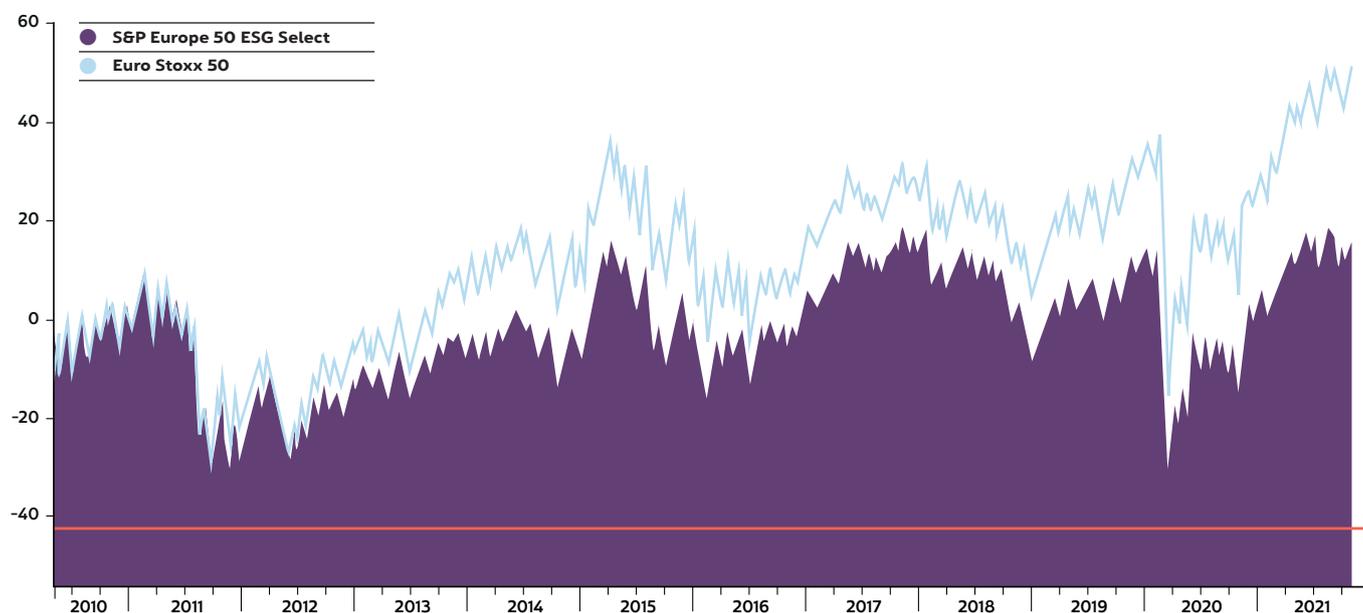
the companies in the Index and can act as a drag on the performance of the Index in this situation. The Index was €957.08 as at 22nd November 2021.

ACTUAL AND SIMULATED PAST PERFORMANCE

The underlying Index was officially launched on August 9th 2021 so almost all the performance illustrated below is simulated, based on the same Index construction rules and ESG scoring methodology described above. We have compared the performance of the Index to the Euro Stoxx 50 Index, which is the benchmark for European equity performance and a commonly used yard stick for European investors assessing local equity market performance. The S&P Europe 50 ESG Index underlying the Bond focuses on top companies domiciled in four core Eurozone countries, hence the use of a European Index as a comparison. The key differences between the S&P Europe 50 ESG Index and the Euro Stoxx 50 are that the S&P ESG Index is equally weighted rather than market cap

weighted, and utilises an ESG screening methodology in its company selection methodology.

Due to the COVID-19 pandemic, global equities have exhibited higher levels of volatility which is why we believe this Bond provides an ideal combination of strong potential return with a risk management overlay, that protects investor capital up to a 50% fall in the Index value in 10 years time. In the below chart the red line indicates a point that is 50% below the value of the S&P Europe 50 ESG Select Index on 31st October 2021. This is to illustrate how far the Index would have to fall in 10 years' time for capital to be lost, assuming the starting point was the 31st October 2021.



Source: Barclays as of October 2021.

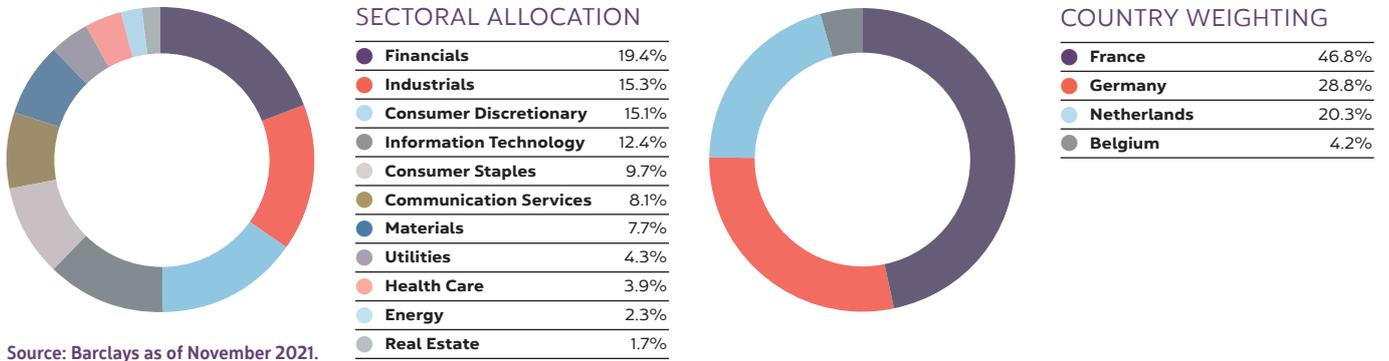
	SINCE 30/04/2010	10 YEARS	5 YEARS	3 YEARS	1 YEAR	YTD
S&P Europe 50 ESG Select Index	15.48%	42.95%	17.90%	13.91%	35.84%	13.67%
Euro Stoxx 50 Index	50.90%	78.20%	39.12%	32.93%	43.69%	19.65%

Source: Bloomberg as of 31st October 2021. Performance is quoted cumulatively (not annualised), net of fees and gross of tax. S&P Europe 50 ESG Select Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index was launched on 9th August 2021 so performance before this date is simulated.

Warning: Actual or simulated past performance is not a reliable guide to future performance.

ANALYSING THE INDEX IN MORE DETAIL

Below we have illustrated the current composition of the Index by country and by sector. As you can see the Index is broadly diversified across industry sectors providing access to a range of potential drivers of investment growth.



Source: Barclays as of November 2021.

SIMULATED PAST PERFORMANCE

In order to demonstrate how the product would have performed in the past Barclays carried out a series of tests to determine the simulated past performance, applying the exact parameters of the strategy to historic and simulated price information for rolling 10 year periods. The S&P Europe 50 ESG Select

Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index was launched on 9th August 2021, any performance before this date is simulated. The back testing data starts on 30th April 2010 and runs to 17th November 2017. There are 1,939 observable simulations to analyse.

- Investors received a positive investment return 100% of the time.
- Investors received their capital plus a return of 5% per annum return after 3 years (i.e. at the first kick-out observation point) 89% of the time.
- Investors received their capital plus a return of 5% per annum at the end of year 4 (i.e. in back testing the product always matured early and did not run for the full 10 years) 11% of the time.
- Investors received return of their capital, without a gain, 0% of the time.
- Investors suffered a capital loss 0% of the time.

Source: Barclays as of December 2021. Backtesting analysis/simulated results are for illustrative purposes only. Performance is shown net of fees and gross of tax. Barclays Bank Ireland plc provides no assurance or guarantee that the product will operate or would have operated in the past in a manner consistent with the above backtesting analysis.

Warning: Simulated past performance is not a reliable guide to future performance.

HOW DOES THE BOND WORK?

BOND STRUCTURE

Investors in the BCP Target Coupon Bond 2 are investing in a 10 year Note issued by Barclays Bank Ireland plc. BCP Asset Management is the distributor of the Bond and European Depositary Bank SA, Dublin Branch (EDB), will act as the Custodian of the Note on your behalf. A custody account will be set up in the name of BCP Asset Management DAC, who will hold the Note on behalf of investors at European Depositary Bank SA, Dublin Branch. European Depositary Bank SA, Dublin Branch is supervised by the Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg and is regulated by the Central Bank of

Ireland for conduct of business rules. Barclays Bank Ireland plc has not sponsored or endorsed the Bond in any way.

The custody account at EDB is a pooled Client Asset account in the name of BCP Asset Management DAC. As the assets are held as part of a common pool you do not have a claim against a specific sum in a specific account; your claim is against the client assets pool in general. This account will be operated in accordance with the Irish Client Asset Regulations 2017.

POTENTIAL COUPONS AND EARLY MATURITY

The 5.0% coupon is paid on each anniversary if the Index is at or above 70% of Initial Index Level on the annual observation date. A memory feature means that any missed coupons are payable if the Index is at or above 70% of Initial Index Level on any subsequent annual observation date.

If the Index is at or above 90% of Initial Index Level on any annual observation date from 25th February 2025, the Bond

will mature and investors will receive 100% of the capital invested plus the 5.0% coupon (plus any previously missed coupons). If an early maturity is not triggered after 3 years, the Index level will continue to be observed on the annual observation date all the way to the Final Maturity Date, unless it matures early.

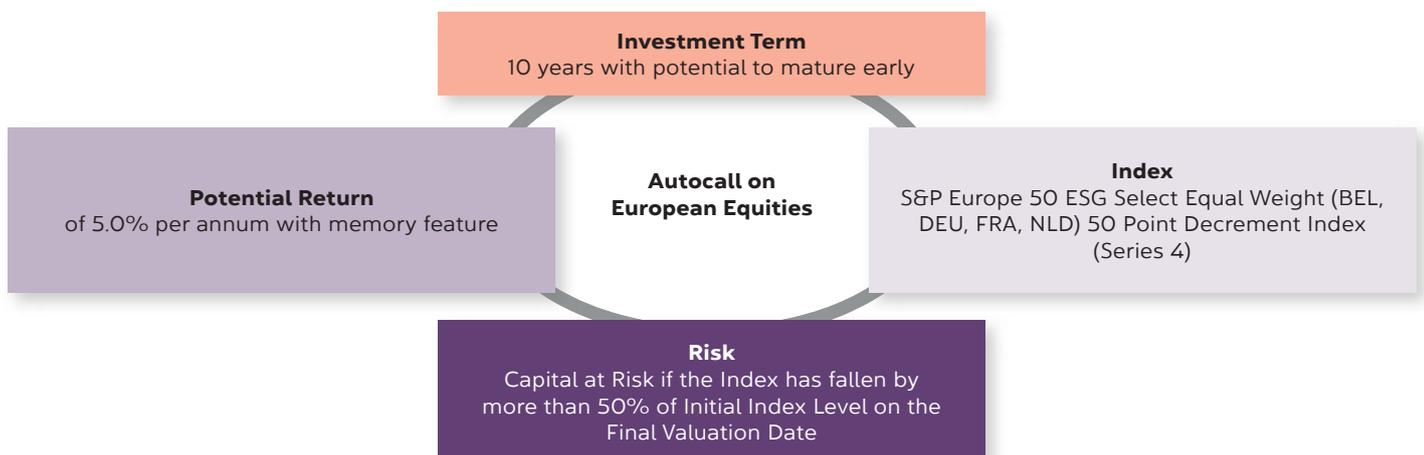
MATURITY AFTER 10 YEARS

If the Bond continues to the end of year 10, then the following will apply:

- If the Index is at or above 70% of Initial Index Level on the Final Valuation Date you will receive back 100% of your initial investment plus the 5.0% coupon (plus any previously missed coupons).
- If the Index is lower than 70% of Initial Index Level on the Final Valuation Date you will receive back 100% of your initial investment (and

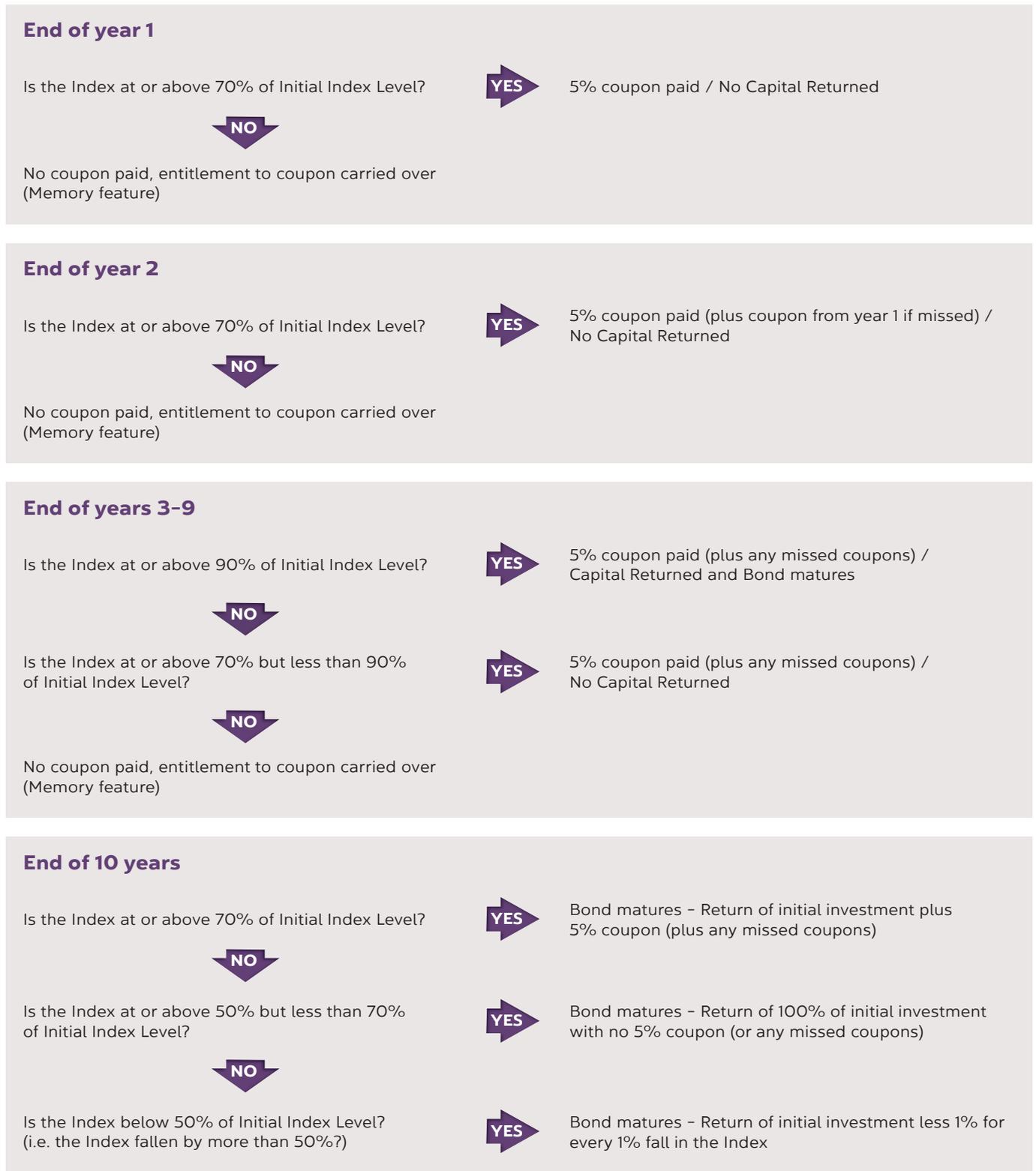
no coupons will be paid), as long as the Index is not more than 50% below the Initial Index Level.

- If the Index has fallen by more than 50% of Initial Index Level on the Final Valuation Date your initial investment will be reduced by 1% for every 1% fall in the Index. For example if the Index falls by 60%, then your initial investment will be reduced by 60%, as if you held the Index directly.



ILLUSTRATING HOW THE BOND WORKS

The diagram below illustrates the potential returns for investors in the Bond. This is a 10 year product with the potential for early maturity, subject to the performance of the Index.



Warning: If you invest in this product you may lose some or all of the money you invest.

ILLUSTRATION OF POTENTIAL RETURN SCENARIOS FOR INVESTORS

The tables below illustrate potential investment scenarios to assist in explaining how this Bond operates.

Scenario 1 – product runs for 5 years

SCENARIO 1	INDEX LEVEL	COUPON	EARLY MATURITY
End Year 1	93% of Initial Index Level	5% coupon paid	N/A
End Year 2	68% of Initial Index Level	No coupon paid	N/A
End Year 3	73% of Initial Index Level	10% coupon paid	No – Index level below 90%
End Year 4	85% of Initial Index Level	5% coupon paid	No – Index level below 90%
End Year 5	94% of Initial Index Level	5% coupon paid	Yes – Index level above 90%

Scenario 2 – product runs for 10 years

SCENARIO 2	INDEX LEVEL	COUPON	EARLY MATURITY
End Year 1	91% of Initial Index Level	5% coupon paid	N/A
End Year 2	85% of Initial Index Level	5% coupon paid	N/A
End Year 3	67% of Initial Index Level	No coupon paid	No – Index level below 90%
End Year 4	78% of Initial Index Level	10% coupon paid	No – Index level below 90%
End Year 5	85% of Initial Index Level	5% coupon paid	No – Index level below 90%
End Year 6	80% of Initial Index Level	5% coupon paid	No – Index level below 90%
End Year 7	71% of Initial Index Level	5% coupon paid	No – Index level below 90%
End Year 8	68% of Initial Index Level	No coupon paid	No – Index level below 90%
End Year 9	65% of Initial Index Level	No coupon paid	No – Index level below 90%
End Year 10	63% of Initial Index Level	No coupon paid	Clients receive back 100% of initial capital as the Index is not more than 50% below Initial Index Level

Scenario 3 – product runs for 10 years

SCENARIO 3	INDEX LEVEL	COUPON	EARLY MATURITY
End Year 1	88% of Initial Index Level	5% coupon paid	N/A
End Year 2	85% of Initial Index Level	5% coupon paid	N/A
End Year 3	67% of Initial Index Level	No coupon paid	No – Index level below 90%
End Year 4	72% of Initial Index Level	10% coupon paid	No – Index level below 90%
End Year 5	85% of Initial Index Level	5% coupon paid	No – Index level below 90%
End Year 6	80% of Initial Index Level	5% coupon paid	No – Index level below 90%
End Year 7	71% of Initial Index Level	5% coupon paid	No – Index level below 90%
End Year 8	68% of Initial Index Level	No coupon paid	No – Index level below 90%
End Year 9	75% of Initial Index Level	10% coupon paid	No – Index level below 90%
End Year 10	48% of Initial Index Level	No coupon paid	Clients receive back 48% of initial capital as the Index has fallen by more than 50% of the Initial Index Level

Warning: The figures above are provided only to demonstrate how the Bond works; they should not be taken as an indication of potential returns. The return to you will depend on the actual performance of the Index which cannot be predicted in advance. Warning: The value of your investment may go down as well as up, you may get back less than you invest.

IN SUMMARY

This Bond is an innovative investment that offers multiple opportunities for strong investment returns to be generated while providing unique defensive features to ensure high levels of capital protection and risk management. Investors are receiving exposure to equity based returns without having to take on direct equity risk.

The Bond:

- Has a 10 year term to maximise return potential and minimise risk of capital loss
- Can pay a coupon equivalent to 5.0% per annum if the Index is at or above 70% of Initial Index Level on any annual observation date or Final Valuation Date.
- Has annual early maturity opportunities after 3 years.
- Will protect investor's capital at maturity up to a 50% fall in the Index value. After which point investors will lose 1% for every 1% fall in the Index.

IMPORTANT DATES

KEY EVENTS AND DATES	
Closing Date	18th February 2022
Initial Valuation Date	25th February 2022
Start Date	11th March 2022
Coupon Observation Dates	27th February 2023, 26th February 2024, 25th February 2025, 25th February 2026, 25th February 2027, 25th February 2028, 26th February 2029, 25th February 2030, 25th February 2031, and 25th February 2032
Annual Early Maturity Observation Dates	25th February 2025, 25th February 2026, 25th February 2027, 25th February 2028, 26th February 2029, 25th February 2030, and 25th February 2031
Final Valuation Date	25th February 2032
Maturity Date	10th March 2032

Warning: If you invest in this product you may lose some or all of the money you invest. Warning: If you cash in your investment before the Final Maturity Date you may lose some or all of the money you invest. Warning: The value of your investment can go down as well as up. You may get back less than you invest.

WHAT ARE THE RISKS INVOLVED IN THE BOND?

-
- **Risk of Capital Loss** – Your capital is at risk if the Index falls by more than 50% of the Initial Index Level at maturity. Your capital will be reduced by 1% for every 1% fall in the value of the Index at the end of the Bond. You may lose some, or all, of your investment amount.
-
- **Counterparty/Credit Risk** – If Barclays Bank Ireland plc becomes insolvent or cannot make the payments on the Bond for any other reason you will lose some or all of your investment.
- Your investment in the Note ('the instrument'/'the security') with Barclays Bank Ireland plc ('the institution') is subject to the Bank Recovery and Resolution Directive. Below we provide some information on the potential treatment of investments in resolution or insolvency.
- the instrument is unsecured and therefore subject to the resolution regime or normal insolvency if the institution fails;
 - the impact of the institution's failure on investors depends crucially on the ranking of the liability in the insolvency creditor hierarchy (which may have changed because of the introduction of depositor preference), on the amount of losses incurred and on the resolution strategy applied;
 - in the event of resolution:
 - the outstanding amount may be reduced to zero or the security may be converted into ordinary shares or other instruments of ownership for the purpose of stabilisation and loss absorption;
 - a transfer of assets to a bridge bank or in a sale of business may limit the capacity of the institution to meet repayment obligations, or may result in partial losses or no losses if the relevant liabilities are also transferred;
 - the maturity of instruments or the interest rate under these instruments can be altered and the payments may be suspended for a certain period;
 - the liquidity of the secondary market in any unsecured debt instruments may be sensitive to events in financial markets;
 - existing liquidity arrangements (for example repurchase agreements by the issuing institution) might not protect clients from having to sell these instruments at a substantial discount below their principal amount, in the event of financial distress of the issuing institution;
 - liability holders have a right to compensation if the treatment they receive in resolution is less favourable than the treatment they would have received under normal insolvency proceedings (as a consequence of the application of the 'no creditor worse off' principle). This assessment must be based on an independent valuation of the institution. Compensation payments, if any, may be considerably later than contractual payment dates (in the same way there may be a delay in recovering value in the even of an insolvency), although resolution, in principle, preserve value compared with insolvency.
-
- **Inflation Risk** – Any inflation during the term of the Bond will reduce the real value of your investment over time.
-
- **Investment Risk** – Should the Index increase by more than the returns provided by the Bond, you would not receive the benefit of any additional investment return above that provided by the Bond.
-
- **Concentration Risk** – Your investment in the Bond should only be considered as part of your overall investment portfolio. You should not put all, nor a large part, of the money you have available for investment into any one product, or with any one counterparty.
-
- **Market Risk** – External factors could affect national economies, regions or an asset class and cause a fall in value of the equity markets and could influence the returns payable under the Bond.
-
- **Liquidity Risk** – This product entails a materially relevant liquidity risk. Certain exceptional market circumstances may have a negative effect on the liquidity of the product. The investor may not be able to sell the product easily or may have to sell it at a price that significantly impacts how much he/she gets back, this may entail a partial or total loss of the invested amount.
-
- **Secondary Market Risks** – Barclays Bank Ireland plc intends, under normal market and funding conditions, to provide bid and offer prices for this Bond on a regular basis. Certain exceptional market circumstances may have a negative effect on the liquidity of the product. The investor may not be able to sell the product easily or may have to sell it at a price that significantly impacts how much he gets back. This may entail a partial or total loss of the invested amount. The Notes may redeem below par and the redemption amount may vary considerably due to market conditions and will likely be valued at a considerable discount to its par value. Barclays Bank Ireland plc may apply a charge which is equivalent to a deduction from the realised market value of no greater than 0.5%.
-

- **Early Redemption Risk** – If the Bond is sold before the Final Maturity Date then the value of the Bond may be less than the original investment amount and the investor may lose some or all of the invested amount. An administration charge will apply, please see page 17 for more details.
- **Lack of Compensation Scheme Protection** – Your investment is not covered by any investor compensation schemes in the event of a default of Barclays Bank Ireland plc.
- **Taxation Risk** – Current Irish taxation legislation does not allow for a clear categorisation of the product as being subject to Capital Gains Tax. There is a risk an alternative taxation basis may apply.

Before making any investment in this product Investors should refer to the prospectus and final terms associated with it; these are available on request. It is recommended that investors read carefully the “risk factors” section of the Bond’s prospectus.

Warning: If you invest in this product you may lose some or all of the money you invest. Warning: If you cash in your investment before the Final Maturity Date you may lose some or all of the money you invest. Warning: The value of your investment can go down as well as up. You may get back less than you invest.

COUNTERPARTY SELECTION

Barclays Bank Ireland plc is the Issuer of the BCP Target Coupon Bond 2 and investors will have capital exposure to the senior counterparty risk of Barclays Bank Ireland plc. In the event of a senior debt default by Barclays Bank Ireland plc investors’ capital is at risk.

Barclays Bank Ireland plc is ultimately responsible for the payment of any return of capital and any investment return due from the Note. As a result it is imperative that a counterparty is

selected with a strong and sound financial profile and high credit strength. Investors in the BCP Target Coupon Bond 2 should familiarise themselves with the counterparty risk they are exposed to and the information below provides some of the key facts and figures behind Barclays Bank Ireland plc which led BCP to select them as the Issuer for this product:

BARCLAYS BANK IRELAND PLC

- Barclays Bank Ireland plc total assets as of September 2021 was €142 billion with 1,646 employees (as at 31st December 2020).
- Barclays Bank Ireland plc is authorised and regulated by the Central Bank of Ireland. Barclays

Bank Ireland PLC is registered in Ireland No. 396330. Registered Office: One Molesworth Street, Dublin 2, Ireland DO2 RF29.

- Current credit ratings as of November 2021 are in the table below.

CREDIT RATING	FITCH	MOODY'S	STANDARD & POOR'S
Barclays Bank Ireland plc	A+ (Stable)	N/A*	A (Positive)

* Barclays Bank Ireland plc does not have a rating from Moodys.

Warning: If Barclays Bank Ireland plc were to default, you will lose some or all of your investment and potential return.

CREDIT RATINGS

One of the factors you may wish to take into account when reviewing a counterparty is its long term credit ratings. These are the opinions of a range of credit rating agencies regarding the long term security of the counterparty.

A high rating of a counterparty from one or more of the credit rating agencies is not a guarantee that the Issuer will meet its obligation to pay the amount due from the Bond. Fitch, Moody's and Standard & Poor's are independent ratings agencies that research and grade the ability of financial and other institutions to make the payments due from the Securities issued and/or guaranteed by them.

By way of example, Standard & Poor's highest possible rating is AAA, followed by AA and A. These three ratings along

with their BBB rating are generally regarded as investment grade (i.e. of higher quality). All of these ratings, except the AAA rating, can also be modified by a plus or a minus to give a counterparty's relative status within the grade; for example, A+, A, A- for the A rating. A rating outlook assesses the potential direction of a long term credit rating view over the intermediate term. The term considered varies between credit rating agencies; Fitch looks at a 12 to 24 month period, Standard & Poor's a 6 to 24 month period, while Moody's says its outlooks are 'over the medium term'. In determining a rating outlook, consideration is given to any changes in the economic and fundamental business conditions. An outlook is not necessarily a precursor of a rating change or future credit watch action.

→ **POSITIVE** means that a rating may be raised.

→ **NEGATIVE** means that a rating may be lowered

→ **STABLE** means that a rating is not likely to change

→ **UNDER REVIEW**, either positive or negative means a rating may be raised or lowered in the short term.

All references to the credit rating are correct as at November 2021. Credit ratings are subject to change during the offer period and during the term of the Bond. Ongoing information about the ratings of the Counterparty is available

from BCP and we will, where appropriate, include information relating to credit ratings in your periodic valuation statements. Please refer to your financial adviser if you have any queries regarding credit ratings.

TARGET MARKET ASSESSMENT / IS THIS BOND RIGHT FOR YOU?

This Bond is categorised by BCP as a Balanced risk product and is designed for investors who want to earn a return based on the performance of European equities. BCP have designed this Bond with specific investors in mind, defined as the 'Target Market'. When considering

an investment you should review the below criteria to assist in determining if this investment is right for your own particular situation, and you are therefore within the Target Market we had considered.

INSIDE THE TARGET MARKET

- You are seeking an investment return and are prepared to risk losing some or all of your initial investment
- You understand that the return of capital is based on the performance of the Index
- You understand that capital loss will occur if the Index falls by more than 50% in value at maturity
- You want to benefit from the performance of the Index
- You have some knowledge of, and experience in, investments which allows you to understand the risks associated with this investment.
- You understand the return potential and how the return is generated
- You are willing to invest for a period up to 10 years
- You are an individual, ARF/AMRF, Pension fund, Religious Order, Charity or Corporate investor with a minimum of €20,000 or more (in increments of €1,000) to invest
- You understand that if Barclays Bank Ireland plc was to default, you will lose some or all of your investment and potential return

OUTSIDE THE TARGET MARKET

- You are not willing to risk any of your capital
- You may need immediate access to your money before maturity
- You do not have sufficient knowledge of or experience in investments to understand the risks associated with this investment
- You cannot commit to the full 10 year Term
- You want a guaranteed return on your investment
- You want an income which is guaranteed to be paid on an annual basis
- You want to add to your investment on a regular basis
- You wish to invest in products which qualify for an investor compensation scheme
- You are not prepared to accept Barclays Bank Ireland plc credit risk

Warning: Certain investments may carry a higher degree of risk than others and may therefore be unsuitable for some investors.

TAXATION

The Bond is a listed Note and all investment returns will be paid gross of tax. A tax return is required each time a coupon is paid. The current Irish legislation surrounding Capital Gains Tax (CGT) does not allow for a clear categorisation of such products as being subject to CGT. Similar products that have been marketed in Ireland for over a decade now have been subject to CGT. Based on this practice and on

independent taxation advice received, it is our understanding that this product should be subject to CGT. Revenue law and practice can change at any time. BCP are not tax advisers and are not offering tax advice on this product. Investors should satisfy themselves independently of the taxation treatment of the Bond in relation to reporting requirements and the implications of non-disclosure.

CHARGES

There is a total fee of 4.50% (or €900 for an investment of €20,000) built into the terms of the Bond. 100% of your investment is allocated to the Bond and any performance returns generated are based on 100% of the invested capital, not your invested capital minus the fee. There are no annual management fees. From the total fee received, European Depository Bank SA, Dublin Branch will receive 0.30% (or €60 for an investment of €20,000) for custody and execution services. If you have invested via an authorised investment intermediary they will be paid a fee of 2.00% (or €400 for an investment of €20,000). This fee is payable to BCP if you do not deal with us through an intermediary. BCP Asset Management will receive a fee of 2.20% (or €440 for an investment of €20,000) for the distribution, marketing and administration of the Bond. The fee payable to BCP quoted above may vary depending on the fee payable to BCP by Barclays Bank Ireland plc on any subsequent increases or decreases to the initial amount hedged for this

product. The fee to BCP will depend primarily on the option price, the market interest rate and the Bank's funding rate at the time. The actual % payable to BCP will be notified to you after the start date of this product. In addition to this commission we may receive from or provide to our counterparties and/or intermediaries minor non-monetary benefits which may arise in the normal course of business (e.g. attendance at training, conferences or off site meetings that may include a minor sustenance).

In relation to any withdrawal outside of the early and final maturity dates a 0.50% (or €100 for an unwind of €20,000) administration charge (subject to €100 minimum charge) payable to BCP will apply to the full realised market value (which may be more or less than the amount invested). Barclays Bank Ireland plc may, in normal market and funding conditions, apply a charge which is equivalent to a deduction from the realised market value of no greater than 0.50%.

WHAT IS A NOTE?

A Note is an instrument issued by a bank that confers a debt obligation on the bank to the benefit of the investor. A Note can therefore be classified as a bank debt security or a bank bond.

This is a senior unsecured debt instrument issued by Barclays Bank Ireland plc. This Note is listed on Euronext Dublin and can therefore be generally classified as a listed bond.

CAPITAL SECURITY

The BCP Target Coupon Bond 2 is not a hard capital protected product. The capital security being offered is conditional on the performance of the Index and will not apply if the Index falls by more than 50% at maturity from the Initial Index Level. The security of your

capital is also dependent on the credit worthiness of Barclays Bank Ireland plc and if Barclays Bank Ireland plc defaults on its senior debt you may lose some or all of the capital invested and any unpaid returns.

QUESTIONS & ANSWERS

DO I HAVE ACCESS TO MY INVESTMENT?

You should only invest in this Bond if you do not need access to your money for 10 years. While there are early redemption opportunities every year after 3 years to receive a return of your capital, this cannot be guaranteed. While the Note is a listed instrument and Barclays Bank Ireland plc aims to

provide a secondary market under normal market and funding conditions the value will be subject to the prevailing market rate at that time, it may be less than the amount invested and an administrative charge will also apply.

WHERE DOES MY INVESTMENT GO?

The Note is issued by Barclays Bank Ireland plc. BCP has appointed European Depositary Bank SA, Dublin Branch (EDB) who are authorised to act as the custodian of the Note. Investor funds will be transferred from BCP to EDB and funds will be transferred to Barclays Bank Ireland plc before the Start Date. At the Final Maturity Date

funds will be transferred back to EDB who in turn will return the funds to BCP. BCP will advise you of the amount received and request your written instructions. All funds in EDB will be held with other clients' assets as part of a common pool. For full details please refer to Section 4 in the Terms and Conditions on page 20.

WHAT HAPPENS IF I DIE?

In the event of the death of a sole investor prior to the expiry of the Term:

- a) the Bond may be transferred into the name(s) of the deceased investor's personal representatives or of any other person nominated by such personal representatives, or
- b) the Bond may be redeemed, subject to normal probate regulations, at its realisable value as determined by BCP based on a calculation by Barclays Bank Ireland plc. The amount redeemed may be more or less than the capital invested.

Where the Bond is held in joint names it will, upon the death of one of the

investors and upon production of such evidence of death as BCP may require, be transferred into the name(s) of the surviving investor(s).

Where an investment is made on behalf of a self-directed or self-administered pension plan, in the event of death of a member prior to the expiry of the term, the Bond may be redeemed at its realisable value as determined by BCP based on a calculation by Barclays Bank Ireland plc which may be more or less than the capital invested. The proceeds from such redemption will be paid to the trustees of the plan, or the investing Life Company as appropriate.

CHECKLIST FOR INVESTORS

INDIVIDUALS

- Please complete the BCP application form in full.
- Please provide a certified copy of photo ID for each investor. The photo ID must not have expired, must be clear and in the name of the investor.
- Please provide a certified copy (or original) of address verification for each investor dated in the last 6 months.
- Where you have paid by non personal cheque (e.g. Bank or Credit Union draft) please provide the bank account details (on application form) from which the draft was drawn and provide a second proof of address verification for each investor.
- Please refer to the AML checklist for more details available on BCP website section Investments/Forms/Anti-Money Laundering Forms.
- Please note that additional documentation may be required.

SELF-DIRECTED ARF, AMRF, PRB, PRSA & SSAP

- Please complete the BCP application form in full.
- Please provide a certified copy of photo ID for the beneficiary. The photo ID must not have expired, must be clear and in the name of the beneficiary.
- Please provide a certified copy (or original) of address verification for the beneficiary dated in the last 6 months.
- Please provide a copy of Revenue Approval for SSAPs.

BCP ARF/AMRF OR BCP PRB INVESTORS

- Please complete the BCP ARF/AMRF or BCP PRB application form in full.
- Please provide a certified copy of photo ID for the beneficiary. The photo ID must not have expired, must be clear and in the name of the investor.
- Please provide a certified copy (or original) of address verification for the beneficiary dated in the last 6 months.
-  **For Corporates, Charities & Trusts (i.e. any non individual investor) a Legal Entity Identifier (LEI) is required prior to investing. Please contact BCP for further requirements. For Non Resident personal investors please contact BCP for further requirements.**

INTERMEDIARY CHECKLIST

- Intermediary Firms must be authorised for 'Listed Shares & Bonds' in order to advise on this product. Individual advisers must meet the requirements of the Central Bank's Minimum Competency Code relating to Savings and Investments. Advisers who are Grandfathered must also ensure that on their Statement of Grandfathered Status they have been Grandfathered in respect of section 3. Savings & Investment e) – 'Listed Shares & Bonds'.
- The Intermediary Firm must complete the 'BCP Products Due Diligence' (if you have not previously completed it).
- This product is only available to clients who have received investment advice. As such you will need to complete a client fact find and issue your client(s) with a Suitability letter outlining why the investment is considered suitable.

TERMS & CONDITIONS

1. DEFINITIONS

'AMRF': Approved Minimum Retirement Fund.

'ARF': Approved Retirement Fund.

'BCP': BCP Asset Management DAC. BCP is regulated by the Central Bank of Ireland.

'Bond': The BCP Target Coupon Bond 2.

'Coupon Observation Dates': annually from 27th February 2023 to 25th February 2032.

'Custodian': European Depository Bank SA, Dublin Branch is supervised by the Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg and is regulated by the Central Bank of Ireland for conduct of business rules. The registered address is 2nd Floor, Block 5, Irish Life Centre, Abbey Street Lower, Dublin 1, D01 P767, Ireland and the website is <https://www.europeandepositorybank.com>

'Early Maturity Observation Dates': annually from and including 25th February 2025 to and excluding 25th February 2032.

'Early Redemption': If, on one of Early Maturity Observation Dates the Index Level is at or above 90% of its Initial Index Level at the 3rd annual observation date or at any annual observation date thereafter, Early Redemption will occur, and the Bond will repay capital plus a gross return of 5.0% plus any missed coupons.

'Final Index Level': Official closing price of the Index on the Final Valuation Date.

'Final Maturity Date': 10th March 2032

'Final Valuation Date': 25th February 2032.

'Fitch': Fitch Ratings.

'Index': S&P Europe 50 ESG Select Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index (Series 4) with the Bloomberg ticker of SPCE4ET.

'Initial Index Level': Official closing price of the Index on the Initial Valuation Date.

'Initial Valuation Date': 25th February 2022.

'Investment': the sum of money initially invested by you.

'ISIN Code': XS2170348259.

'Issuer': Barclays Bank Ireland plc, authorised and regulated by the Central Bank of Ireland. Registered Office: One Molesworth Street, Dublin 2, Ireland D02 RF29.

Website: <https://www.barclayscorporate.com/international-corporate-banking/europe/ireland/>

'Issue Date': 11th March 2022.

'Lead Distributor': BCP Asset Management DAC, trading as BCP, which is regulated by the Central Bank of Ireland.

'Listing': This Bond will be listed on the Irish Stock Exchange.

'Market Disruption Event': If any of: (i) a disruption or suspension of, or limitation on, the operations of any of the parties or entities connected with the provision of services affecting the Bond, for any reason whatsoever; (ii) any material modification of the Index for any reason whatsoever which affects the Index or any other event which requires an adjustment; (iii) the calculation and/or publication of the Index is taken over by another person, or is replaced by a successor asset, or an error in the level of the asset is discovered for any reason whatsoever or the asset ceases to exist.

'Moody's': Moody's Investor Services Limited.

'PRB': Personal Retirement Bond.

'Senior Debt': Borrowed money that a company must repay first if it goes out of business. If a company goes bankrupt, senior debt holders are most likely to be repaid, followed by junior debt holders, preferred stock holders and common stock holders.

'SSAP': Small Self Administered Pension.

'Standard & Poor's': Standard and Poor's Financial Services LLC.

'Start Date': 11th March 2022.

'Term': the period from and including the Start Date to the Final Maturity Date.

'U.S. Person': a U.S. Person as defined in Regulation S under the U.S. Securities Act of 1933, as amended, or as defined in the U.S. Internal Revenue Code of 1986, as amended.

2. CONFIRMATION OF IDENTITY - NEW & EXISTING CLIENTS

Further to the money laundering provisions of the Criminal Justice (Money Laundering & Terrorist Financing) Act, 2010 as amended clients must provide with their application (1) Original certified copy of signed passport or full drivers licence certified by one of the following: Garda Síochána / Accountant / Solicitor / Notary Public / Embassy- Consular Staff Member / Authorised Financial Service Provider and (2) original address verification (e.g. utility bill) dated within the last 6 months. For payments by draft please provide a second form of separate address verification. Please note this applies to existing as well as new clients.

3. CLIENT ORDER EXECUTION POLICY A

Client orders to BCP must be in writing, signed by the client. Clarifications of orders may be communicated by recorded telephone call. Orders will be processed according to the date they are received. They will be transmitted to the relevant entity in the order all documentation (including that required to comply with BCP's Anti- Money laundering policy) to the standard required by BCP to process the order, is received.

4. YOUR INVESTMENT

- 4.1 Prior to the Start Date your money will be held in a Client Asset Account in the name of BCP Asset Management DAC. Your money will be held with other clients' assets as part of a common pool so you do not have a claim against a specific sum in a specific account; your claim is against the client assets pool in general. In the case of any such pooled client account we will ensure that such account is in the name of BCP Asset Management DAC, is designated as a client asset account and that only we are entitled to issue instructions in respect of this account. This client asset account will be operated in accordance with the Irish Client Asset Regulations 2017. Funds will be transferred to the Custodian before the Start Date to facilitate the purchase of your Investment. No interest will be paid to you in relation to the period up to the Start Date.
- 4.2 When the Custodian receives your Investment, it will allocate such monies to a custody account in the name of BCP Asset Management DAC Client Asset Account, your Investment will be held with other clients' assets as part of a common pool so you do not have a claim against a specific sum in a specific account; your claim is against

the client assets pool in general. This account will be operated in accordance with the Irish Client Asset Regulations 2017.

- 4.3 The Note will be registered in the name of the Custodian, and documents of title, if any, will be kept in the custody of the Custodian.
- 4.4 After the start of the Investment, following the purchase of the Note in respect of your Investment, BCP will send you written confirmation of your Investment. We will provide you with quarterly statements for this Investment. Prices for BCP products will also be updated at least quarterly, and available to view online via vespro.bcp.ie.

5. CUSTOMER CATEGORY

BCP, as Lead Distributor, will treat you as a retail client for the purposes of MiFID. This means you will receive the highest level of MiFID protection. You may request to be treated as a professional client providing you meet additional criteria however, if you do so, you will lose some of the protections afforded to retail clients under MiFID.

6. AVAILABILITY

- 6.1 The Bond is available to individuals who are aged 18 or over investing on their own behalf, charitable/religious bodies, companies, pension funds, ARFs, AMRFs, PRBs, SSAPs and PRSAs.
- 6.2 The Bond may not be legally or beneficially owned, held, redeemed or exercised at any time by or transferred or pledged to any "U.S. Person".
- 6.3 The minimum investment is €20,000. The minimum investment is reduced to €5,000 where investments are completed in full online using vespro.bcp.ie. Only increments of €1,000 are accepted.
- 6.4 The closing date for applications is 18th February 2022 or earlier, if fully subscribed. BCP and/or the Custodian accept no responsibility for applications (i.e. completed application form(s) plus cleared funds and any other appropriate documentation if required) until they are physically received and accepted by them. Applications received after the 18th February 2022 may be accepted at the discretion of BCP and/or the Custodian.

7. CANCELLATION RIGHTS

- 7.1 You have the option to cancel your application to invest in the Bond by 18th February 2022. In order to cancel written notice must be received by BCP by 18th February 2022.
- 7.2 BCP reserves the right, at its sole discretion, not to proceed with this Bond at any time up to and including the Start Date. In such circumstances your Investment amount will be returned to you without interest.

8. WITHDRAWALS

- 8.1 Daily liquidity is available in normal market and funding conditions. The Bond is designed to be held for the maximum 10 year term. If you need to cash in your investment early, you may, provided another party wishes to purchase it. We cannot guarantee what its value will be at that point and it may be less than you originally

invested. You will be paid the value of your investment in accordance with the prevailing market rate at that time, less any associated selling cost.

- 8.2 In the event of death of a sole investor prior to the expiry of the Term: (a) the Bond may be transferred into the names of the deceased investor's personal representatives or of any other person nominated by such personal representatives, or (b) the Bond may be redeemed, subject to normal probate regulations, at its realisable value as determined by BCP and the Bank, which may be more or less than the capital invested.
- 8.3 Where the Bond is held in joint names, it will, upon the death of one of the investors and upon production of such evidence of death as BCP or the Bank require, be transferred into the name(s) of the surviving investor(s).
- 8.4 Where an investment is made on behalf of a self directed or self administered pension plan, in the event of death of a member prior to the expiry of the Term, the Bond may be redeemed, subject to the terms of the rules of the underlying scheme or policy, at its realisable value as determined by BCP and the Bank which may be more or less than the capital invested. The proceeds from such redemption will be paid to the trustees of the plan, or the investing Life Company as appropriate.
- 8.5 A 0.5% administration charge (subject to €100 minimum) payable to BCP will apply to the full realised market value (which may be more or less than the amount invested) of any withdrawal outside of the early and final maturity dates. We would need to receive an instruction from you in writing to process any early encashment of your investment. In the case of joint accounts, instructions from all parties will be required.

9. RETURNS

The Bond is designed to repay your initial investment and pay a fixed coupon of 5.0% per annum if the S&P Europe 50 ESG Select Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index (Series 4) Index is at or above 70% of Initial Index Level on any Coupon Observation Date. The 5.0% coupon is paid on each anniversary if the Index is at or above 70% of Initial Index Level on any Coupon Observation Date. A memory feature means that any missed coupons are payable if the Index is at or above 70% of Initial Index Level on any subsequent annual Coupon Observation Date.

There is also potential for the Bond to mature early after the end of year 3 depending on the performance of the Index. If the Index is at or above 90% of Initial Index Level on any Early Maturity Observation Date from 25th February 2025, the Bond will mature and investors will receive 100% of initial capital invested plus the 5.0% coupon (plus any previously missed coupons). If an early maturity is not triggered after 3 years, the Index level will continue to be observed on the Early Maturity Observation Date all the way to the end of the Term.

If the Bond does not mature early but the Index finishes at or above 70% of Initial Index Level on the Final Valuation Date after 10 years then investors will receive 100% of initial capital invested plus the 5.0% coupon (plus any previously missed coupons). If the Index is at or above 50% but less than 70% of Initial Index Level then initial investment will be returned with no coupons. The Bond aims to return your initial investment at

maturity. However, if the Index falls by more than 50% from the Initial Index Level on the Final Valuation Date, your initial capital invested will be reduced by 1% for every 1% fall in the Index at the end of the Term.

10. MATURITY/EARLY MATURITY

In the event of early maturity or at maturity, you will have the option to access your maturity proceeds, or you may have the option to reinvest the proceeds into other products which may be available at that time. Your financial adviser and BCP will contact you before maturity or after early maturity to ask your preference. At maturity or early maturity, your proceeds will be transferred back to a BCP client asset account and will be held by BCP in accordance with the Irish Client Asset Regulations 2017. If you do not provide us with an instruction, matured funds will be held in this BCP client asset account until they are returned to you by cheque or electronic funds transfer, unless BCP has notified you otherwise in writing. Negative interest may be charged on any unclaimed maturity funds.

11. JOINT INVESTMENTS

Unless otherwise agreed in writing with BCP, the withdrawal of funds after kick-out and at maturity will require the consent of all account holders. Should you wish BCP to provide statements separately to each account holder or should you wish to impose any limitations on the operations of the account, please advise BCP prior to investing in this product.

12. COMPLAINTS

Any complaint about the sale of this Bond should be made to your financial adviser or the intermediary through whom you invested or BCP Asset Management DAC, 71 Upper Leeson Street, Dublin 4, D04 XK68 if relevant. Any complaints referred to BCP relating to your Investment will be investigated thoroughly and in accordance with the BCP's Complaints Policy. Details of the Complaints Policy are available on request. If you are dissatisfied with the outcome of BCP's efforts to resolve your complaint, it is possible that you may be able to refer your complaint to the Financial Services and Pensions Ombudsman.

13. CONFIDENTIALITY

BCP observe a strict duty of confidentiality about your financial affairs. Save at your request or with your consent, BCP will not disclose any details relating to your investment to anyone else other than in the following circumstances:

- to comply with a Court Order.
- to comply with a direction or request from a statutory or regulatory body entitled to such details.
- in accordance with any applicable legislation.

14. DATA PROTECTION

BCP Asset Management DAC complies with the requirements of the General Data Protection Regulation 2018.

"Information" means any information given by you or on your behalf in connection with your Investment Application to us. Where you are not a natural person, Information also includes any information you provide to us in respect of your officers,

directors or employees, in this regard the use of the term 'you' in this Section 14 Data Protection refers to you or such individuals as appropriate. Information includes any further information which may be given at a later stage either in writing, by email at a meeting or over the telephone including that furnished in connection with any application for any product/service available through us.

The Information will be used by us for the purposes of processing your applications, managing and administering your relationship with us and any products/services for which you have completed an application. The information will also be used for the prevention of money laundering, financing of terrorism or fraud, and compliance with any legal and regulatory obligations which apply to us.

The Information may be disclosed to BCP Asset Management group, third parties including, but not limited to, the intermediary acting on your behalf, product producers/service providers to which you have submitted an application or to which such submission is being contemplated, the providers of services to us, the Administrator, distributors, the Trustee and/or their respective delegates and agents of any Fund you are invested in. We may also disclose your data for legitimate business interest & legal obligations, to auditors, the Central Bank of Ireland, the Irish Revenue Commissioners, other relevant regulators and tax authorities. For further information on Foreign Account Tax Compliance Act (FATCA) or Common Reporting Standard (CRS) please refer to Irish revenue website at <http://www.revenue.ie/en/business/aeoi/index.html> or the following link: <http://www.oecd.org/tax/automatic-exchange/common-reporting-standard/> in the case of CRS only.

RIGHT OF ACCESS, RECTIFICATION OR ERASURE

You have the right at any time to request a copy of any "personal data" (within the meaning of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018) that we hold in relation to you and have it corrected if it is inaccurate or out of date. To exercise your Right of Access or to update your details under your Right of Rectification or Erasure please email your request to Dataprotection@bcp.ie.

DATA RETENTION

Information submitted by you when making an enquiry may be retained by us for a period of up to 12 months from the date of the enquiry. Investor's information will be held for a period of at least 6 years after the ending of the client relationship.

DATA SECURITY

BCP Asset Management DAC intend to strictly protect the security of your personal information and carefully protect your data from loss, misuse, unauthorised access or disclosure, alteration or destruction. We have taken appropriate steps to safeguard and secure information held by us.

15. CONFLICT OF INTEREST

Occasions can arise where BCP, or one of its clients, will have some form of interest in business which is being transacted for the Bond. If this happens, or if BCP becomes aware that its interests or those of one of its other clients conflict with your interests, you will be informed and asked for your written

consent before any transaction is carried out. A copy of the Custodian's conflicts of interest policy can be obtained upon request.

16. ASSIGNMENTS

Investor(s) may not transfer (either by assignment or by novation) or create any security over any or all its rights, interests and obligations in the Bond without the prior written consent of BCP.

17. BOND OPERATION

Neither BCP, the Issuer, the Bank, the Custodian nor their agent(s) will be liable for any loss you may suffer if BCP, the Issuer, Bank, the Custodian or their agent(s) is prevented from providing any service as a result of industrial action, power failure or other cause beyond the reasonable control of BCP, the Issuer, the Bank or their agent(s). The above includes scenarios whereby the Index is discontinued and no alternative Index is available or there is a change in law or the Bank's authorisation whereby the Bank can no longer maintain the Note. Should this occur the Bank may repay the Note before the maturity date for an amount that may be more or less than the initial amount invested. The Bank acts as Issuer only and is not liable for the responsibilities of BCP to you in relation to the Bond, this brochure or for any other information provided to you by BCP. The Bank is not offering financial or tax advice to BCP or investors. It does not make any representation, express or implied, as to the investment terms or the performance of the Bond. Any such statements herein, as well as all other statements regarding the Bond, are the sole responsibility of BCP.

18. VARIATION

BCP reserves the right to amend, vary or supplement these Terms & Conditions, during the Term of the Bond. This may be for one of the following reasons:

- (a) due to a change in legal, regulatory or taxation requirements to which BCP is subject, or a change in the manner in which same are applied;
- (b) to comply with an order of a court or other analogous authority;
- (c) to make the Terms & Conditions fairer to you or to correct a mistake (provided that such a correction would not adversely affect your rights);
- (d) to enable your Bond to be managed more effectively, or to provide you with additional options within your Bond.

Where possible you will be notified of any changes at least 30 days in advance of changes taking effect.

19. ACCEPTANCE OF TERMS & CONDITIONS

By accepting these Terms & Conditions, you authorise BCP to disclose all relevant particulars of your Investment where BCP is required by law, regulation, court (or other arbitral) order, taxation authority or other supervisory or regulatory authority to do so.

20. DISCLAIMER

Reference within this document to particular assets or indices are included only to indicate the basis upon which the investment return is calculated, not to indicate any association between BCP or the Issuer and the relevant fund or the relevant index provider, nor does such reference indicate any endorsement of the investment by the relevant provider. BCP has prepared this document and therefore Barclays Bank Ireland plc accepts no responsibility for its contents, nor any liability for any losses in connection with the information contained herein. BCP has prepared this document and accepts responsibility for its contents.

21. TELEPHONE RECORDING

For the prevention of fraud, money laundering and the financing of terrorism and for security, training, compliance and monitoring purposes all telephone calls to and from BCP may be recorded.

22. COMMUNICATION

BCP will always write and speak to you in English.

23. FORCE MAJEURE

In the event of any failure, interruption or delay in the performance of its obligations resulting from the breakdown, failure or malfunction of any telecommunications or computer service, industrial disputes, failure of any third party to carry out its obligations, acts of governmental or supranational authorities, or any other event or circumstance whatsoever not reasonably within its control, BCP and/or the Custodian may be unable to fulfil its financial responsibilities in the market then your ability to realise your Investment may be restricted and BCP and/or the Custodian shall not be liable or have any responsibility of any kind for any loss or damage you incur or suffer as a result.

24. NO RESTRICTION ON INVESTMENT SERVICES

Nothing herein shall restrict BCP and/or the Custodian's right to provide investment services to others.

25. GOVERNING LAW

- 25.1 These Terms and Conditions and all non-contractual obligations arising out of or in connection with them shall be governed by Irish law and will become effective on acceptance by BCP of your signed Application Form.
- 25.2 The issue of the Note is governed by Irish law.
- 25.3 If there is a conflict between these terms and conditions and the terms and conditions of the relevant Note then the Note's Terms and Conditions shall have supremacy.

