



# BCP Target Coupon Bond 2

*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.*

- POTENTIAL GROSS RETURN of 5.0% per annum (maximum return of 50% (CAR 4.1%) over the 10 year term – see overleaf for illustration of how the Bond works)
- Coupon is paid on each anniversary if the underlying Index is at or above 70% of its Initial Index Level at the observation date
- Memory feature means that any missed coupons become payable once the Index is at or above 70% of its Initial Index Level at any annual observation date
- The Bond matures early with return of initial capital, and any coupons due, if the Index is at or above 90% of its Initial Index Level at the 3rd annual observation date or at any annual observation date thereafter
- Capital is fully protected unless the underlying Index is more than 50% below its Initial Index Level at maturity, where you will lose the same % by which the Index has fallen. Barclays Bank Ireland plc is the Issuer of the Bond, which is a subsidiary of Barclays plc. In the event Barclays Bank Ireland plc fails to meet its liabilities, you could lose some or all of your money
- Underlying is the S&P Europe 50 ESG Select Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index, an equity market index comprised of the largest 50 companies with the highest ESG Scores domiciled in France, Germany, the Netherlands and Belgium
- Available to Personal, Pension, ARF, AMRF, PRB, PRSA, SSAP, Aviva SDIO, Charity, Religious Order and Corporate Investors
- Minimum Investment €20,000 (Increments of €1,000). Reduced minimum investment of €5,000 where the investment is completed in full through [vespro.bcp.ie](http://vespro.bcp.ie)
- Closing date 18th February 2022

*Please refer to the brochure for full details.  
Please contact your financial advisor or  
[bcp](mailto:bcp@bcp.ie) on 01 668 4688 or [invest@bcp.ie](mailto:invest@bcp.ie)*



**IMPORTANT:** The Bond will terminate automatically should an early maturity occur from the third anniversary onwards. The Bond is a listed Note and all investment returns will be paid gross of tax. Similar products that have been marketed in Ireland for over a decade have been subject to CGT. Based on this practice and on independent taxation advice received, it is our understanding that the Bond 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 for non-disclosure. ARF is Approved Retirement Fund. AMRF is Approved Minimum Retirement Index. PRB is Personal Retirement Bond. PRSA is Personal Retirement Savings Account. SSAP is Small Self-Administered Pension. CAR is Compound Annual Return. This is a marketing material.

**Warning: This is a capital at risk product. 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 maturity 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. Warning: If Barclays Bank Ireland plc were to default, you will lose some or all of your investment and potential return. Warning: Current Irish taxation legislation does not allow for a clear categorisation of the product as being subject to Capital Gains Tax (CGT) and there is a risk an alternative taxation basis may apply.**

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## 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.

### End of year 1

Is the Index at or above 70% of its Initial Index Level? **YES** → 5% coupon paid / No Capital Returned



No coupon paid, entitlement to coupon carried over (Memory feature)

### End of year 2

Is the Index at or above 70% of its Initial Index Level? **YES** → 5% coupon paid (plus coupon from year 1 if missed) / No Capital Returned



No coupon paid, entitlement to coupon carried over (Memory feature)

### End of years 3-9

Is the Index at or above 90% of its Initial Index Level? **YES** → 5% coupon paid (plus any missed coupons) / Capital Returned and Bond matures



Is the Index at or above 70% but less than 90% of its Initial Index Level? **YES** → 5% coupon paid (plus any missed coupons) / No Capital Returned



No coupon paid, entitlement to coupon carried over (Memory feature)

### End of 10 years

Is the Index at or above 70% of its Initial Index Level? **YES** → Bond matures – Return of initial investment plus 5% coupon (plus any missed coupons)



Is the Index at or above 50% but less than 70% of its Initial Index Level? **YES** → Bond matures – Return of 100% of initial investment with no 5% coupon (or any missed coupons)



Is the Index below 50% of its Initial Index Level? (i.e. has the Index fallen more than 50%?) **YES** → Bond matures – Return of initial investment minus 1% for every 1% fall in the Index at maturity

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