

## ***BCP Target Coupon Bond 2 - potential coupon of 5% each year***

Potential Gross Return	5.0% pa coupon is paid on each yearly anniversary if the underlying Index is at or above 70% of its Initial Index Level at the observation date
Memory Feature	Any missed coupons become payable once the Index is at or above 70% of its Initial Index Level at any subsequent observation date
Early maturity	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
Underlying Index	S&P Europe 50 ESG Select Equal Weight (BEL, DEU, FRA, NLD) 50 Point Decrement Index
Maximum Term	10 years
Return of capital	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
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 investor completes the investment in full through vespro.bcp.ie
Closing date	18th February 2022

***Contact BCP on 01 6684688, email [invest@bcp.ie](mailto:invest@bcp.ie), or contact your Financial Advisor for more details***

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 Fund. PRB is Personal Retirement Bond. PRSA is Personal Retirement Savings Account. SSAP is Small Self-Administered Pension. 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.**