

BCP Target Coupon Bond 6 - 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 50% of its Initial Index Level at the observation date
Memory Feature	Any missed coupons become payable once the Index is at or above 50% 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 85% of its Initial Index Level at the 3rd annual observation date or at any annual observation date thereafter
Underlying Index	S&P Transatlantic 40 ESG-Momentum Tilted Equal Weight Daily Risk Control 15% 50-Point Decrement Index (Bloomberg ticker: SPT15DET)
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. Goldman Sachs Group (GSG) is the Guarantor and Goldman, Sachs & Co. Wertpapier GmbH (GSW) is the Issuer of the Bond. In the event GSG fails to meet its liabilities, you could lose some or all of your money.
Key Risks:	<p>Risk of Capital Loss – Your capital is at risk if the Index falls by more than 50% of the Initial Index Level at maturity. In that event 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.</p> <p>Counterparty/Credit Risk – Your capital is exposed to the credit risk of The Goldman Sachs Group as the guarantor of the Certificate. If The Goldman Sachs Group defaults on its senior debt obligations you may suffer partial or full capital loss and potential return.</p>
Summary Risk Indicator (SRI)	4 out of 7 which is a medium risk class
Available to	Personal, Pension, ARF, PRB, PRSA, SSAP, Charity, Religious Order and Corporate Investors
Minimum Investment	€20,000 (Increments of €1,000). Reduced minimum investment of €10,000 where the investor completes the investment in full through vespro.bcp.ie
Closing date	18th November 2022

Please refer to the Key Information Document (KID) and brochure for full details including key product risks.

Contact BCP on 01 6684688, email 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 Certificate and all investment returns will be paid gross of tax. ARF is Approved Retirement Fund. PRB is Personal Retirement Bond. PRSA is Personal Retirement Savings Account. SSAP is Small Self-Administered Pension. 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 2nd December 2032 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 The Goldman Sachs Group 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 Warning: The return on your investment in this product may be affected by changes in currency exchange rates.