

Benefit from the growth of leading North American and European companies with strong Defensive features

BCP Transatlantic Defensive Kick-Out Bond 4

Potential Return	10% pa if the Index is at or above the Autocall Barrier at any observation date
Observation Dates	At the end of 12 months and quarterly thereafter
Step-down feature	Autocall Barrier is at 100% from the end of year 1 until the end of year 5 when it drops to 80% until maturity
Underlying Index	S&P Transatlantic 40 ESG-Momentum Tilted Equal Weight Daily Risk Control 15% 50-Point Decrement Index (Bloomberg code SPT15DET)
Maximum term	10 years
Return of capital	100% if the Bond has not kicked out by the end of term and the Index has not fallen by more than 50%. Otherwise investors capital will be reduced by 1% for every 1% fall in the Index. 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.
Summary Risk Indicator (SRI)	5 out of 7 which is a medium-high risk class
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>
Available to	Personal, Pension, ARF, PRB, PRSA, SSAP, Charity, Religious Order and Corporate Investors.
Minimum Investment	€20,000 (Reduced minimum investment of €10,000 where the investment is completed in full through vespro.bcp.ie)
Closing date	9th December 2022

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

Contact your Financial Advisor for more details or BCP on 01 6684688

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 22nd 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: 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.

IMPORTANT: The Bond does not provide any regular income, it is therefore not suitable for investors who need to take a regular income from their investment; it is suitable only as a capital growth investment. The Bond terminates automatically following Kick-out. 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.