

USD Worst-of Triple Index Autocall. RandSwiss

A 5 year investment linked to the performance of European, US and Japanese Indices.

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Authorised Financial
Services Provider 45837

Risk Profile

LOW

MOD-LOW

MODERATE

MOD-HIGH

HIGH

Structure Overview

Investment Summary

*The Rand Swiss **USD Worst-of Triple Index Autocall** Structured Note is a US dollar-denominated structured product investment designed to offer you an attractive return if the worst-performing index (of the Nasdaq, the Nikkei 225, and the Euro Stoxx 50) is positive on any of the autocall dates over a five-year period, with the first autocall occurring on month 12 and semi-annually thereafter.*

If the product autocalls, you will receive an annual simple interest return of at least 15%. If the worst-performing of the three indices has fallen by up to 30%, you will still receive your capital back, but you will not receive any additional returns. Capital is only at risk if the worst-performing of the three indices falls by more than 30%, and in this instance, you will receive no investment return, and the capital repayable would be reduced by the percentage fall in the index at the end of the 5-year period.

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Overview

Product name: Rand Swiss USD Worst-of Triple Index Autocall Structured Note
Issuer: Investment-grade offshore bank, to be determined on strike date
Minimum investment: \$20,000
Investment currency: USD (\$) **Maximum term:** 5 years
Investment structure: Classic Autocall
Opportunities: Semi-Annual (First Observation at 12 months)
Autocall trigger: 100% of Initial Level
Capital risk: 30% Capital Protection (or Deeper)
Annual coupon: 15% Or Better

Underlying basket:

Europe: Euro Stoxx 50 (SX5E)
Japan: Nikkei 255 (NKY)
US: Nasdaq (NDX)

Closing Date

Applications will close on **24 April 2025**, as applicable or earlier if deemed necessary.

This investment is supply-limited, and when capacity is reached, it will be closed to new applications.

Disclaimer

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Product Suitability

Product Benefits

International diversification: Exposure to the Nasdaq, the Nikkei 225 and the Euro Stoxx 50, three indexes comprising some of the largest listed companies in the US, Japan and Europe. The intention of the investment is not to directly track the performance of these indexes, but to offer conditional return as outlined below.

Investment return: If the worst performing index of the Nasdaq, the Nikkei 225 and the Euro Stoxx 50 is positive on any of the semi-annual autocall dates over a five-year period, you will receive an annual simple interest return of at least 15% for the period participated.

Partial capital protection on maturity: If the worst-performing of the three indices has fallen by 30% or less after five years, you will still receive 100% of your capital back. If the index falls by more than 30%, capital repayable is reduced by the percentage fall in the worst-performing index.

USD exposure: The investment is in USD, and any capital repayment and returns due to you are also in USD. As diversification across asset classes can reduce potential risk, the same goes for currencies. The USD is a gateway global currency when investing in international markets, and although we cannot predict the future, if the rand were to continue to weaken against the USD as it has in recent times, it may also be beneficial to have your capital protected in USD rather than rand.

Potential Risks

- This investment is in USD and does not account for any currency movements, positive or negative.
- Risk of partial or total loss of capital. If the worst-performing of the three indices has fallen by more than 30% at maturity, capital repayment will be decreased by the percentage fall in the index, and you may lose some or all of your capital.
- Risk of no investment return if the worst-performing of the three indices closes below its initial level on the maturity date.
- Risk of partial or total loss of capital in the case of bankruptcy or payment default by the issuer.
- Risk of early settlement of capital and returns at any of the semi-annual autocall dates.
- If you need access to your money before the end of the investment term, the terms stated will not apply. Your investment would be sold at its market value, which could result in you losing some or all of your money.

Suitability

This product may be suitable for you if:

- You have a minimum of \$20,000 to invest, and you want to invest in USD.
- You would like returns that are in excess of developed market interest and bond rates.
- You believe that the worst-performing of the three indices will rise above current levels over the next five years.
- You are looking for an investment that offers some capital protection, but you do not need full capital protection.
- You don't need to receive regular dividends or income.
- You are able to commit your money for potentially the full five-year term of the investment and will not need to access it during this time.
- You are comfortable with the credit risk to an investment grade offshore bank.

Fees

All fees, including distribution, issuance costs and licensing costs, have been priced into the product and will not affect the investment terms stated above.

Total fees and costs: 3%.

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Return Summary

Potential Return

Strike date: The investment will be implemented no later than 20 days following the closing of applications. The date of implementation will be considered the strike date and the initial index level of the three indices measurement will be taken as its closing level on this date.

Maturity date: The investment will mature five years from the strike date. The final index level of the worst-performing of the three indices will be taken as its closing level on this maturity date.

Investment term: The investment will mature after a maximum of five years.

Barrier level: 70% of the initial index level (of the worst performing index).

Capital protection: 100% unless the worst-performing of the three indices falls by more than 30% after five years. If this occurs, capital repayable will be reduced by the percentage fall in the worst-performing of the three indices.

Settlement date: Maturity date plus 15 business days.

Account Funding

As this structure is fully-offshore, it needs to be held in an offshore custodian account. Please ensure that your account is funded in USD before the settlement date.

If you do not currently have an offshore custodian, Rand Swiss offers a variety of custody options, as well as forex transfer services. If you require any assistance, please contact us at support@randswiss.com.

Summary

The initial level of the three indices are recorded at the beginning of the investment term (as measured by its closing level on the strike date) and then again at every semi-annual autocall date, and after five years (as measured by its closing level at the maturity date).

If the worst-performing of the three indices on the date of any semi-annual autocalls is higher than its initial level, you will receive 100% of your capital back plus at least a 15% annual simple interest return for the period participated.

If the worst-performing of the three indices is equal to or below its initial level and has not fallen by more than 30%, you will still receive 100% of your capital back, but no additional investment return.

If the worst-performing of the three indices has fallen by more than 30% after five years, your capital repayable will be reduced by an amount equivalent to the percentage fall in the index, and you will receive no investment returns.