

**Purpose:** This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

|                             |   |
|-----------------------------|---|
| <b>Product name:</b>        | <b>Dual Currency Deposit ("this Product")</b>   |
| <b>Manufacturer:</b>        | Eurobank Private Bank Luxembourg SA. (hereinafter also "The Bank")<br>www.eurobankpb.lu, for more information call  |
| <b>Competent Authority:</b> | Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Eurobank Private Bank Luxembourg SA. in relation to this Key Information Document |
| <b>Date of Production:</b>  | 30/06/2025  |

**You are about to purchase a product that is not simple and may be difficult to understand.**

## What is this product?

**Type:** This investment product is a structured time deposit made in one currency with an option to withdraw the principal at maturity in a different currency.

**Duration of the product:** The maturity of this product is in 1 month. Neither the product manufacturer nor the investor can terminate the agreement unilaterally. Therefore, there is no early termination for this product.

**Objectives:** The investor deposits a cash amount for a predetermined period and coupon, into a product linked to the Exchange Rate of Euro (EUR) against US Dollar (USD). On Maturity Date of this structured deposit, the Bank pays the Accrued Interest (based on the predetermined Coupon of the product) in the currency of the structured deposit (EUR) and the principal amount either in the currency of the structured deposit (EUR) or in the alternate currency (USD) based on a predetermined Exchange Rate (Strike price), which has been agreed on the trade date, and the exchange rate of the underlying currency pair prevailing on the maturity of the option (Observation Date). The agreed coupon is fixed and independent of the volatility and direction of the exchange rate.

On the maturity date of the option:

- If the underlying EUR/USD exchange rate is equal or less to the Strike Rate of 1.00 EUR = 1.1804 USD, then the investor will receive both the return of the fixed deposit (11.08% annualised, 0.85% per transaction) and the Investment Amount in the base currency (EUR).
- Otherwise, If the underlying exchange rate EUR/USD is strictly above the Strike Rate of 1.00 EUR = 1.1804 USD, then the investor will receive the return of the fixed deposit (11.08% annualised, 0.85% per transaction) in the base currency (EUR) and the investment Amount converted into the alternate currency (USD) at Strike Rate.

The settlement takes place only at the Maturity Date of the structured deposit and the investor can experience potential capital loss from the difference between the Strike Rate and the exchange rate prevailing on the Observation Date (foreign exchange risk). The valuation of the transaction depends on the direction of the movement of the underlying exchange rate.

During the lifetime of the product, in order to secure any possible claim of the Bank, the structured deposit and the corresponding interest are assigned as a pledge to the Bank.

|                                       |                                |                           |                    |
|---------------------------------------|--------------------------------|---------------------------|--------------------|
| <b>Currency of structured deposit</b> | EUR                            | <b>Alternate currency</b> | USD                |
| <b>Amount of structured deposit</b>   | EUR 10,000.00                  | <b>Strike rate</b>        | 1 EUR = 1.1804 USD |
| <b>Coupon (annualised)</b>            | 11.08%                         | <b>Maturity date</b>      | 1 month            |
|                                       |                                | <b>Settlement date</b>    |                    |
| <b>Observation date</b>               | 1 working day before maturity  | <b>Underlying value</b>   | EURUSD             |
| <b>Type of underlying</b>             | Foreign currency exchange rate |                           |                    |

**Target market:** The product Dual Currency Deposit ("this Product") is aimed at retail clients, who are interested in income. The Dual Currency Deposit ("this Product") is a product for advanced investors with good knowledge and/or experience with financial products. The investor is able to bear losses up to 100% of the invested amount and puts moderate emphasis on capital protection. On a scale of risk ranging from 1 (security-oriented; very low to low return) to 7 (very high risk tolerance; highest return), the product Dual Currency Deposit ("this Product") falls in risk category 5.

## What are the risks and what could I get in return?



The risk indicator assumes you keep the Product until the maturity (1 month). You cannot terminate this product earlier. You may have to pay significant extra cost to liquidate your product earlier.

← Lower risk ----- Higher risk →

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions could impact the capacity of Eurobank to pay you. **Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** This product does not include any protection from future market performance so you could incur significant losses. If we are not able to pay you what is owed, you could incur significant losses.

### Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

|                                    |   |  |
|------------------------------------|---|--|
| <b>Recommended Holding Period:</b> | 24/07/2025  |  |
| <b>Example Nominal Amount (*):</b> | EUR 10,000.00   |  |
|                                    |   | <b>If you exit at the Recommended Holding Period</b> |
| <b>Scenarios</b>                   |   |  |
| <b>Minimum</b>                     | <b>81.00 EUR. The return is only guaranteed if you hold the product to maturity. You could lose part or all of your investment.</b> |  |
| <b>Stress</b>                      | <b>What you might get back or pay after costs</b>   | 9,073.00 EUR   |
|                                    | Average return / loss over nominal amount   | -9.27 %  |
| <b>Unfavourable</b>                | <b>What you might get back or pay after costs</b>   | 9,888.00 EUR   |
|                                    | Average return / loss over nominal amount   | -1.12 %  |
| <b>Moderate</b>                    | <b>What you might get back or pay after costs</b>   | 10,085.00 EUR  |
|                                    | Average return / loss over nominal amount   | 0.85 %   |
| <b>Favourable</b>                  | <b>What you might get back or pay after costs</b>   | 10,085.00 EUR  |
|                                    | Average return / loss over nominal amount   | 0.85 %   |

The scenarios illustrate potential investment performance. They are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. The performance will vary depending on market returns and how long you keep the investment. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances. The return is only guaranteed if you hold the product to maturity. You could lose part or all of your investment.

\* The calculation is based on the notional of the contract (in this example EUR 10,000.00).

## What happens if the Bank is unable to pay out?

This is an investment product that combines a structured deposit made in one currency with an option to withdraw the principal at maturity in a different currency and where the counterparty is the Bank. In case of bankruptcy or other inability of the Bank to fulfill its obligations arising from the agreement, the investor may suffer a total loss of the investment capital of the structured deposit resulting in a significant financial loss. Possible financial loss is partially covered by the Deposit Guarantee Fund. The maximum protection is EUR 100,000 for the total claims of each Beneficial owner against a certain credit institution. (for more info, see <http://www.fgdl.lu/en/depositors-corner/deposit-guarantee/>).

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- You would get back the amount that you invested (0 % annual return).
- EUR 10,000.00 is invested.

|                             | If you exit at the Recommended Holding Period |
|-----------------------------|---|
| <b>Total costs</b>          | 10.00 EUR                                     |
| <b>Cost impact (*) (**)</b> | 0.10 %  |

(\*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

(\*\*) This illustrates costs in relation to the notional value of the PRIIP.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

These figures include the maximum distribution fee that the person selling you the product may charge 2 % of amount invested. This person will inform you of the actual distribution fee.

Composition of costs

| One-off costs upon entry or exit                                   |   | If you exit at the Recommended Holding Period |
|--|---|---|
| <b>Entry costs</b>   | The impact of the costs already included in the price. This is the most you will pay, and you could pay less.   | Up to 10.00 EUR                               |
| <b>Exit costs</b>  | 0.00 % of your investment before it is paid out to you  | 0.00 EUR                                      |
| <b>Ongoing costs</b>   |   |   |
| <b>Management fees and other administrative or operating costs</b> | There is no management fee or other administrative or operating cost for this product. This is an estimate based on actual costs over the last year.  | 0.00 EUR                                      |
| <b>Transaction costs</b>   | 0 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 0.00 EUR                                      |
| <b>Incidental costs taken under specific conditions</b>            |   |   |
| <b>Performance fees</b>  | There is no performance fee for this product.   | 0.00 EUR                                      |

## How long should I hold it and can I take money out early?

### Recommended Holding Period: 1 month

This product is designed for staying invested until maturity date.

This product cannot easily be cashed in. This means it is difficult to estimate how much you would get back or have to pay if you cash in before the recommended holding period. You will either be unable to cash in early or you might have to pay high costs or make a large loss if you do so.

## How can I complain?

If you are not satisfied with our service, the product, the conduct of the product manufacturer and/or the person advising on or selling the product you can submit your complaint directly to the Complaints Service at the following address:

Eurobank Private Bank Luxembourg S.A.

Attn: Complaints Service  
534, rue de Neudorf L-2220 Luxembourg  
P.O. Box 897 L-2018 Luxembourg

Complaints must clearly indicate your contact details and include a brief description of the facts that are the basis of the complaint, in a detailed and chronological manner. In this way, we ensure that we investigate the matter you are dealing with in a transparent, impartial and objective way and within the timeframe set by the Bank.

For more information you can visit our website [www.eurobankpb.lu](http://www.eurobankpb.lu) section "Complaints".

## Other relevant information

The information contained in this Key Information Document does not constitute a recommendation to enter into this Product and should not be treated as a substitute for individual consultation with your advisors.

If you wish to enter into a Dual Currency Deposit ("this Product"), you will first have to sign the relevant Master Agreement. You shall find other relevant information in the term sheet of this transaction, if any.