

BCP Target Coupon Bond 21

potential coupon of 6% each year

Potential return on amount invested	6.0% per annum coupon is paid on each yearly anniversary if the underlying Index is at or above 60% of its Initial Index Level at the observation date.
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. See section on Key Risks below.
Memory Feature	Any missed coupons become payable once the Index is at or above 60% 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	Morningstar Europe Select 600 Target Volatility 17% Decrement 50 Point GR EUR Index (Bloomberg ticker: MEUROP).
Maximum Term	10 years
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).
Closing date	2nd April 2026

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.

Key Risks

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. If you cash in your investment before 21st April 2036 you may lose some or all of the money you invest. The value of your investment may go down as well as up. You may get back less than you invest.

Current Irish taxation legislation does not allow for a clear categorisation of the product as being subject to Capital Gains Tax (CGT). There is a risk an alternative taxation basis may apply.

The value of this product is impacted by a Decrement Index with an annual fixed dividend of 50 points withdrawn each year. A Decrement Index is a complex product feature that may have a negative effect on the return of your investment at maturity. The return on your investment in this product may be affected by changes in currency exchange rates.

Counterparty/Credit Risk

Your capital is exposed to the credit risk of Goldman Sachs Bank Europe SE as the Issuer of the Certificate. If Goldman Sachs Bank Europe SE defaults on its senior debt obligations you may suffer partial or full capital loss and potential return.