

If we are not able to pay you what is owed, you could lose your entire investment.

Performance scenarios

Investment of 10,000 USD*		6 months (Recommended holding period)
Scenarios		
Stress scenario ¹	What you might get back after costs	2,679 USD
	Average return each year	-100.00 %
Unfavourable scenario	What you might get back after costs	8,361 USD
	Average return each year	-32.87 %
Moderate scenario	What you might get back after costs	9,806 USD
	Average return each year	-3.89 %
Favourable scenario	What you might get back after costs	11,097 USD
	Average return each year	22.00 %

This table shows the money you could get back over the next 6 months, under different scenarios, assuming that you invest 10,000 USD.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented 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. What you get will vary depending on how the market performs and how long you keep the investment/product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

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

The figures shown include all the costs of the product itself, and include the costs of 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 calculation is based on the notional of the contract (in this example 10,000 USD).

What happens if Nordfyns is unable to pay out?

You are exposed against the risk that the counterparty to the transaction may be unable to fulfil his obligations with respect to the product, for instance in case of insolvency. The product is not comprised by any protection scheme.

Therefore, it is possible that the counterparty will be unable to cover a loss up to the market value of the product at the particular point in time.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for the recommended holding period. They include potential early exit penalties. The figures assume you invest 10,000 USD. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment of 10,000 USD Scenarios	If you cash in at the recommended holding period
Total costs	10 USD
Impact on return (RIY) per year	-

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

This table shows the impact on return per year			
One-off costs	Entry costs	-	The impact of the costs already included in the price. This is the most you will pay, and you could pay less. This includes the costs of distribution of your product.
	Exit costs	0.00 %	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00 %	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00 %	The impact of the costs that we take each year for managing your investments.

¹ Please note that the stress scenario has been calculated on the basis of other presupposed conditions than the three other scenarios, and therefore in some cases the result can theoretically be better in the stress scenario than in the other scenarios.

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

Recommended holding period: This product is designed to be held to the agreed maturity date in order to match your investment requirement.

You may not be able to cash in early, and you may have to pay significant extra costs to cash in early. It is a product to be entered into for its term that cannot be easily sold. Early termination may occur (i) if certain events of default or other termination events occur or (ii) at the sole discretion of Aktieselskabet Nordfyns Bank, in which case early termination payments may apply.

Early exit impact: If the product is terminated early, in whole or in part, an Early Termination Payment may become payable by either you or Aktieselskabet Nordfyns Bank. The Early Termination Payment is linked to market parameters and could be a substantial loss or gain to you. Settlement on early termination will be specific to your Purchased NDF and will be influenced by a number of factors which include but are not limited to: whether it is an increasing or decreasing foreign exchange environment; the movement of the FX Spot Rate since the trade date; the amount affected by the early termination.

The Early Termination Payment is not a penalty charge. The sum represents the economic value of what Aktieselskabet Nordfyns Bank would have paid or received if the product continued as agreed. Depending on market conditions at the time of the early termination, the settlement calculated could result in a substantial amount being due from you to Aktieselskabet Nordfyns Bank.

How can I complain?

Any complaint regarding the product, the conduct of the manufacturer or persons advising on, or selling the product can be submitted under the following website <https://alm.nordfynsbank.dk/om-os/regler-m-v/klager-over-banken/>, in written form to Aktieselskabet Nordfyns Bank, Adelgade 49, 5400 Bogense or via email to lm@nordfynsbank.dk.

Other relevant information

Other information may be relevant for this product, for instance information about characteristics and risks. The information is, among other things, included in agreements entered into with the Bank, e.g. framework agreements, service agreements, fact sheets, the advisory basis and in other material received from the Bank.