

Social Media Bond

Potential returns of 9.00% every 6 months





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Important Information and Dates for Financial Advisors

Application & Funds Deadline

Application Forms and Cleared Funds must be received by QWM or the relevant Life Company on or before the respective closing date, otherwise the investment cannot be accepted. It is the responsibility of the Financial Advisor to make sure the clients application and funds are in place by the dates specified.

Pre-Booking

The products from QWM have limited availability and may close before the advertised date. If you have clients that this product is suitable for and they are considering entering the investment but the presale compliance paperwork has yet to be finalised, you can reserve an allocation before the closing date by emailing invest@qwm.ie or contacting a member of the Investment Team directly.

Closing Date:
6th May 2014;

Investment Start Date:
9th May 2014;

Investor Communication Date:
After 16th May 2014;

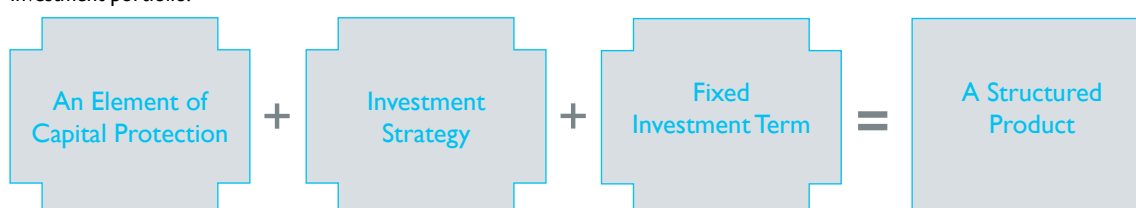
Commission Payment Date:
After 18th May 2014.

About This Investment

What are Structured Product Investments?

A Structured Product is an investment that provides investors with a predefined element of capital protection and exposure to the market through an investment strategy over a fixed investment term. In “capital at risk” products such as the Social Media Bond, the element of capital protection is dependent not only on the creditworthiness of a Guarantor, usually a Bank, but also on the performance of the underlying investment strategy. Structured Products allow investors exposure to a specific investment with predefined features and differs to a direct investment.

Each Structured Product has its own risk profile and therefore investors and their Financial Advisors should consider each Structured Product based on its own merits and supporting documentation. We recommend intending investors consult with their Financial Advisor before investing to determine the suitability of the Social Media Bond as part of their overall Investment portfolio.



What is the Social Media Bond ?

The Social Media Bond is a Structured Product with the following features:

- An element of capital protection, which is conditional depending on the performance of the underlying stocks. This is not a 100% capital protected product.
- An Investment Strategy which is dependent on the performance of 2 stocks. The Investment Strategy aims to perform in rising and falling markets.
- A maximum 2 year fixed investment term, with an early redemption feature every 6 months (see below).

Social Media

Social media is the general interaction among individuals online whereby they create and share information and ideas online. From a revenue point of view, social media companies generate the majority of their revenues through online advertising. Some important metrics to consider for revenue generation ability are market share, reach, number of users, time spent by users and unique customer data.

Advertising revenues account for the majority of revenues for social media firms with user data collected by Facebook and Twitter being hugely valuable to advertisers. Advertisers have increasingly moved to online media when deciding where to advertise for reasons including a wider audience, trying to capture new audiences or to have more targeting advertising campaigns. Yet large sections of advertising are still not online particularly in the TV advertising space due to traditional considerations.

Despite the success in generated revenue from online advertising, there are concerns to this revenue stream. Growth in the number of users of Facebook and Twitter has been slowing and competition is also strong with other innovative firms competing for advertising dollars. If advertisers struggle to measure the success of advertisements this may lead to a reduction in using Facebook and Twitter for advertising. Advertisers need to see a visible return on their advertising investment. Without this, revenues may be constrained.

Twitter's advertising revenue per user continues to grow, outpacing other social media companies, including LinkedIn. Risks for Twitter include having a smaller reach than companies like Facebook and Google. If advertisers view Twitter as more specialised platform, advertisers may reduce their advertising budget on this platform. Twitter must also launch new advertising methods to grow advertisement revenues per user and turn this into sales and profit. This is a delicate balance not wanting to alienate users with excessive advertising.

Facebook has a wider user base compared to Twitter. This gives the firm substantial advantages which can lead to more targeted and specific advertising by advertisers. Risks faced by Facebook include the potential for regulators to prevent the company from tracking its users which could have a negative impact on advertising revenues. Similar to Twitter, Facebook also needs to increase advertising revenues while doing so without alienating users with too much advertising which could result in users leaving the platform.

Social media firms are vulnerable to changing trends which can quickly make their platforms obsolete. This has happened before with companies including as Bebo and MySpace. To this end, Facebook has acquired other social network companies including Instagram, and WhatsApp. These purchases should potentially offer Facebook additional scale for advertisers, a key component of their revenue model. While Twitter has not purchased companies on this size, they have acquired a number of companies helping with analytics, data visualisation and advertising solutions. Twitter has also been positioning itself as being a platform that caters to broadcasters and TV advertisers and recently acquired companies in this space such as Mesagraph and SecondSync.

While both companies have a lack of history as a public company, the Social Media Bond offers investors the opportunity to benefit from exposure to this sector in an innovative fashion. Due to the structure used, investors can profit in a variety of market conditions over the product term of 2 years. We recommend you consult with your Financial Advisor before investing to determine the suitability of the Social Media Bond as part of your overall investment portfolio.

Summary Features

The Social Media Bond aims to provide investors with exposure to two Social Media stocks over a maximum 2 year term.

Underlying Index	Facebook and Twitter
Term	2 years, with early redemption feature every 6 months.
Return	<p>There are <u>only</u> 3 possible outcomes that may happen in the Social Media Bond. Only one outcome will happen.</p> <p>Outcome 1: Early Redemption - Profit The Social Media Bond is built around specific 'event dates' which occur every 6 months. If on each event dates 1-3 the closing price of both stocks is higher than their initial starting levels the investment ends and investors receive back 100% of their capital and 9% for each event date passed.</p> <p>Outcome 2: Maturity - Profit If there has been no early redemption, on the 4th and final event date if the closing price of both stocks is higher then their initial starting levels the investment ends and investors receive back 100% of their capital and a return of 36%.</p> <p>Alternatively if either of the underlying stocks has fallen from it's initial starting level but not by 40% or more investors receive 100% of their capital and a return of 18%.</p> <p>Outcome 3: Maturity - Loss If there has been no early redemption, on the 4th and final event date if any of the underlying stocks have fallen 40% or more from their initial starting level investors suffer a loss to their capital to the extent of the worst performing stock.</p>
Capital Protection Level	<p>The Social Media Bond has 40% soft capital protection, meaning any return of initial capital depends on the performance of the 2 underlying stocks on the final event date.</p> <p>If on the final event date any of the underlying stocks have fallen 40% or more from their initial starting levels investors suffer a loss to their initial capital to the extent of the fall in the worst performing stock. In all other cases, investors receive 100% of their initial capital back.</p>
Guarantor	<p>EFG International AG.</p> <p>Investors should note that any return of capital and investment returns is subject to the creditworthiness of the Guarantor (please refer to capital protection section on pg8).</p>
Tax Treatment	Capital Gains Tax.
Minimum Investment	€10,000
Availability	Private; Corporate; Credit Union; Trust; Pension.
Closing Date	6th May 2014
Start Date	9th May 2014
Final Maturity Date	16th May 2016
Fees	Total Indicative fee 3.80%. (Inclusive Distribution Fee 1.75%)
Currency Risk	No.
Dividends	No.

Suitability

Your Independent Financial Advisor is responsible for providing you with advice regarding the suitability of this investment product and the correct allocation that you should consider as part of a balanced portfolio.

The Social Media Bond may be suitable for investors who are:

- Willing to invest a lump sum of €10,000 or more;
- Willing to invest for the full term of 2years;
- Looking for potential returns higher than available deposit rates;
- Looking for returns in rising, flat or falling markets;
- Satisfied with the level of conditional capital protection that applies at maturity;
- Satisfied with the creditworthiness of the guarantor, EFG International AG.

Warning: The value of your investment may go down as well as up.

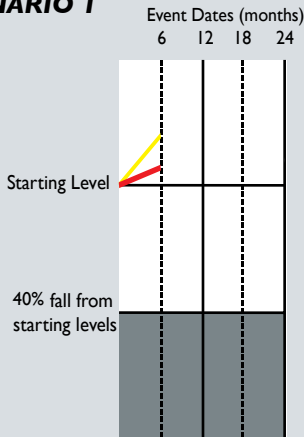
How it Works

The Social Media Bond is built around specific event dates which occur every 6 months. There are only 3 possible outcomes in the Social Media Bond: **Early Redemption, Profit at Maturity or a Loss at Maturity**. Only one outcome will happen. A combination of these outcomes are presented below.

Key
 = stock 1
 = stock 2

Early Redemption Examples

SCENARIO 1

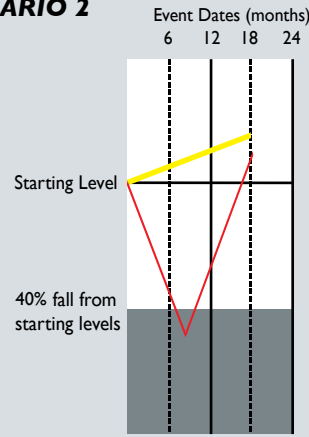


The closing price of both stocks finish higher than their initial starting levels on the 1st event date. (6 months)

Outcome:
 Investors receive a return of 100% of their capital and a gross return of 9% for each event date passed i.e. $9\% \times 1$ event date = 9%.
 The investment ends.

PROFIT

SCENARIO 2



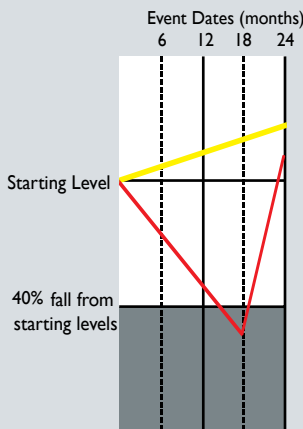
The closing price of both stocks finish higher than their initial starting levels on the 3rd event date. (18 months)

Outcome:
 Investors receive a return of 100% of their capital and a gross return of 9% for each event date passed i.e. $9\% \times 3$ event dates = 27%. The investment ends.

PROFIT

Maturity Examples

SCENARIO 3

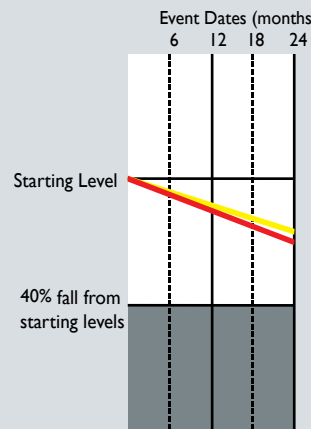


There has been no early redemption. On the 4th and last event date, the closing price of both stocks finish higher than their initial starting levels.

Outcome:
 Investors receive a return of 100% of their capital and a gross return of 36%. The investment ends.

PROFIT

SCENARIO 4



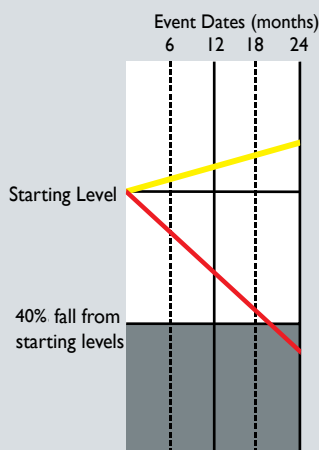
There has been no early redemption. On the 4th and last event date the closing price of one or more of the stocks is lower than its initial starting level but not lower than 40%.

Outcome:
 Investors receive a return of 100% of their capital and a gross return of 18%. The investment ends.

PROFIT

Maturity Examples

SCENARIO 5

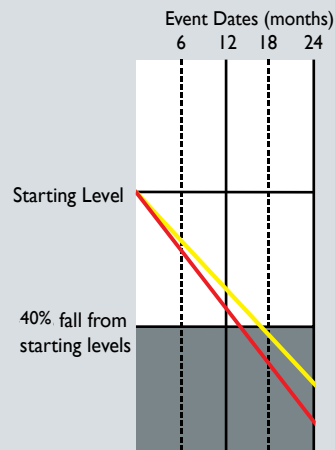


There has been no early redemption. On the 4th and last event date, the closing price of one stock has fallen by 40% or more from its initial starting level, say 60%.

Outcome:
 Because one of the stocks has finished down by 40% or more from its initial starting level, investors suffer a loss to their initial capital to the extent of the fall of the worst performing stock. In this example investors lose 60% of their initial capital. The investment ends.

LOSS

SCENARIO 6



There has been no early redemption. On the 4th and last event date, the closing price of both stocks have fallen by 40% or more from their initial starting levels.

Outcome:
 Because both stocks have finished down by 40% or more from their initial starting levels, investors suffer a loss to their initial capital to the extent of the fall of the worst performing stock. In this example if the worst performing stock was -70%, then investors lose 70% of their initial capital. The investment ends.

LOSS

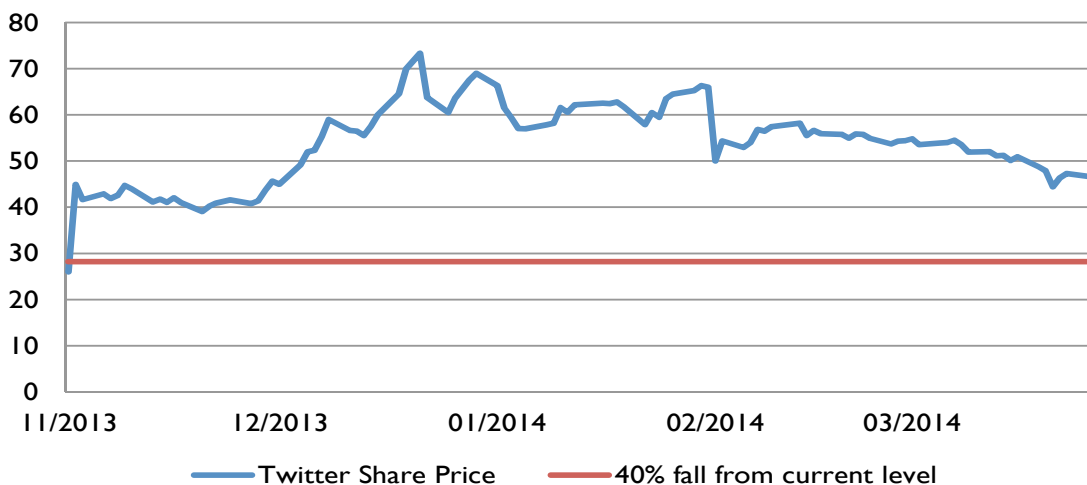
Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

The Underlying Stocks

Twitter

Twitter provides real-time short messaging and multimedia messaging services that work over multiple networks and devices. Individuals tend to organise themselves by topics of interest such as music or sports. Known for its real-time content, the Company offers users the ability to write short messages (Tweets) and to follow other users' activity. A Tweet is up to 140 characters long and can include photos and videos. Twitter has more than 240 million monthly active users (MAUs) and 100 million daily active users (DAUs).

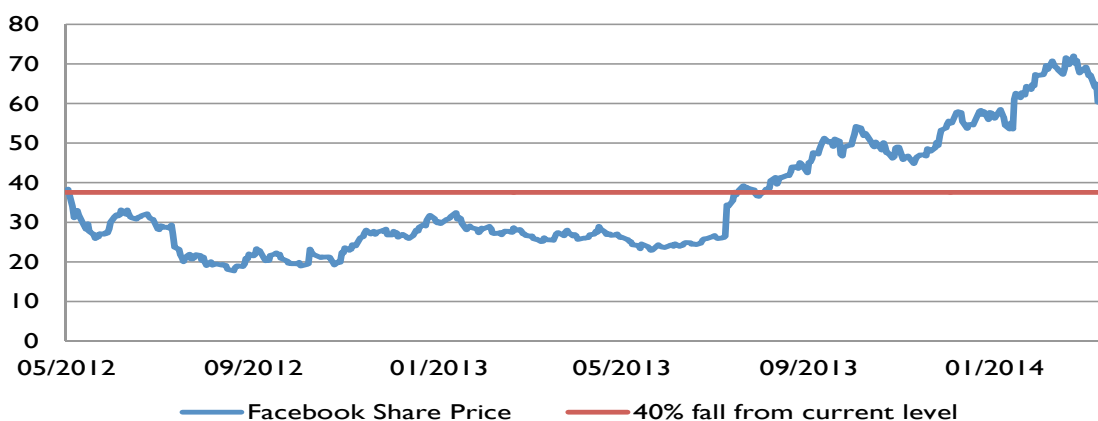
The Company was founded in 2006 and went public in 2013. Twitter employs over 2,700 and has a market capitalisation of over \$26 billion. Advertising accounts for almost 90% of the company's revenues.



Facebook

Facebook operates a social networking website. With 1.2 billion monthly active users and 750 million daily users, Facebook is the world's largest online social network. Facebook allows people to communicate with their family, friends, and co-workers, share news, and play games. Facebook develops technologies that facilitate the sharing of information, photographs, website links, and videos. Users have the ability to share and restrict information based on their own specific criteria.

The Company was founded in 2004 and went public in 2012. Facebook employs over 6,000 and has a market capitalisation of over \$159 billion. Their main source of revenue is from advertising.



Source: QWM, Bloomberg 2nd April 2014

Parties Involved

Parties Involved

Your Financial Advisor	Your Independent Financial Advisor is responsible for providing you with advice regarding the suitability of this investment product and the correct allocation that you should consider as part of a balanced portfolio. No money is held or administered at any time by your advisor. Your advisor should be regulated by the Central Bank of Ireland.
QWM	QWM is the product producer of this investment product. It is responsible for the structuring, marketing and administration of this investment. Investors have no exposure to QWM and QWM does not hold client monies. QWM is regulated by the Central Bank of Ireland and has been producing financial products for Irish Investors since 2008.
Redmayne Bentley	<p>All financial transactions require a number of parties to provide transfer and custody services which is usually completed by stockbrokers or banks. Since 2009, QWM has used the services of Redmayne Bentley for transfer and custody of investments.</p> <p>Founded in 1875, Redmayne Bentley is one of the UKs largest independently owned stockbrokers, a member of the London Stock Exchange and regulated by the Financial Services Authority in the UK. They participate in the UK Financial Services Compensation Scheme (£50,000 per person) and hold an insurance policy for each claim on client assets of up to £10,000,000.</p> <p>For Pension Investors through Life Companies, your custody and execution agent will not be Redmayne Bentley but the custody and execution agent used by your Life Company. Investors should refer to the full terms and conditions of their Life Company Contract and understand the risks involved and risks associated with the custody and execution of your investment. Investors are subject to the terms and conditions of their Life Company Contract. Please refer to the Terms and Conditions of your Life Contract for further details.</p>
EFG International AG	<p>EFG International AG is the guarantor of the underlying securities in the Social Media Bond. EFG International AG is an 'A' Rated Swiss banking group.</p> <p>In the event of EFG International AG defaulting on its debt obligations you are not entitled to cover under any compensation arrangements. Any compensation claim will need to be filed with the appropriate liquidators or administrators.</p>



Capital Protection

Credit Risk

Credit risk refers to the potential loss of capital due to the failure of an institution to honour their debt commitments. In order to provide investors with the features outlined in this brochure, your funds are invested in securities guaranteed by EFG International AG. These securities are senior unsecured debt instruments or bonds. Investors in the Social Media Bond depend on the creditworthiness of EFG International AG to repay investors any returns outlined in this brochure. Investors therefore should satisfy themselves as to the creditworthiness of EFG International AG and their ability to remain solvent and repay their debts over the lifetime of the Social Media Bond. In the event of EFG International AG defaulting on their debt, capital may be at risk.

Capital Protection

The Social Media Bond has conditional capital protection. In the absence of EFG International AG defaulting on their debt obligations as described above, investors full return of capital from investing in the Social Media Bond is dependent on the performance of the underlying stocks.

$$\text{Full Return of Capital} = \text{EFG International AG Not Defaulting on their Debt Obligations} + \text{None of the underlying stocks finishing down 40\% or more from their initial starting levels at the final event date.}$$

About EFG International AG

EFG International AG is a global private banking group offering private banking and asset management services, headquartered in Zurich, Switzerland. It has a geographical presence spanning Europe, Asia Pacific and the Americas, employing over 1,900 people. EFG International AG is rated 'A' by Fitch ratings agency and 'A3' by Moody's rating agency and have a market capitalisation of over CHF1.9 Billion.

Financial Strength				Additional information	
Tier I Capital Ratio	Credit Rating (Moody's)	Credit Rating (Fitch)	5 Year CDS	Country of Incorporation	Country Credit Rating (Moody's)
18.10%	A3	A	n/a	Switzerland	Aaa

Source: QWM, Bloomberg, April 2014

***QWM publishes a monthly Credit Risk Monitor to Financial Advisors which provides updates as to the creditworthiness of a large selection of Irish and International Banks and Sovereigns.**

***Credit Ratings are subject to change in the future.**

What is the process if EFG International AG Defaults on its debt?

In the case of EFG International AG defaulting on its senior unsecured debt obligations investors must await for the appointment of administrators/liquidators and for their process to take its course to determine what return of their initial investment, if any, they are due. This can be a multi-year process.

Warning: The value of your investment may go down as well as up. If you invest in this product you may lose some or all of the money you invest. The Credit Risk resides with your exposure to the creditworthiness of EFG International AG.

Other Product Features

Access to Investment

In certain circumstances, it may be possible for investors to sell or encash their investment before the maturity date. The minimum encashment amount is €10,000. Investors should note however that the Social Media Bond is structured to perform over a set term and any capital protection that applies does so only at maturity. Any encashment price will be determined by market conditions at the time of encashment including the performance of the investment strategy, interest rates, volatility and the credit quality of the guarantor. Therefore, any early encashment value may result in investors receiving back less than the amount they originally invested, especially in stressed market conditions. In certain market conditions there may be no opportunity for investors to sell their investment before the maturity date. Investors should be aware that when there is a partial or full encashment, investors forego any benefits accrued to date or in the future on that encashment amount.

Fees & Charges

A total indicative fee of 3.80% has been included in the structuring of the Social Media Bond. Advisors will receive a fee of 1.75% or higher for distributing the Social Media Bond. The remainder is used by QWM in the structuring, marketing and administration of the investment. These fees are levied at the start of the investment and do not affect your 100% allocation into the investment. There are no ongoing annual management fees or charges associated with the Social Media Bond.

Tax Treatment

Investment returns on the Social Media Bond are paid gross and are subject to Capital Gains Tax where applicable, which is currently 33%. It is the responsibility of each investor to pay any tax liability due and to file their own tax return. Certain investors such as pension funds or registered charities may be exempt from tax and it is the responsibility of each investor to obtain any tax relief that may apply. Investors should be aware that tax rates and any tax exemptions that currently apply may change over the lifetime of the investment without notice.

Below we show the compounded annual rate of return for a number of potential outcomes. This shows the equivalent rate that would be earned on a per annum basis over the term of the product for the examples chosen.

	<i>Scenario 1</i>	<i>Scenario 2</i>	<i>Scenario 3</i>
Initial Amount Invested	€100,000	€100,000	€100,000
Years	1.0	2.0	2.0
Performance	18%	36%	-60%
Gross Profit	€18,000	€36,000	-€60,000
Compounded Annual Return % before Tax	18.00%	16.62%	-
Tax (including annual CGT exemption)	€5,521	€11,461	€0
Net Profit	€12,479	€24,539	-€60,000
Compounded Annual Return % after Tax	12.48%	11.60%	-
Effective Tax Rate (Single Investor)	30.7%	31.8%	-
Effective Tax Rate (Joint Investor)	28.3%	30.7%	-

Warning: If you cash in your investment before 16th May 2016, you may lose some or all of the money you invest.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment. Quintas Wealth Management are not tax advisors and recommend that all investors consult with their tax advisor before subscribing. Tax rates and exemption levels are subject to change without warning.

Risk Factors You Should Consider

By investing in the Social Media Bond investors should be aware of and understand the following risk factors. You should consult your Financial Advisor if you are unsure about any of these risk factors.

Credit Risk	Investors should understand that any return of initial capital and potential investment return is dependent on the ability of the Guarantor being able to honour its debt commitments over the lifetime of the investment. An event may occur during the lifetime of the investment whereby the Guarantor is unable to meet its debt obligations including insolvency and bankruptcy. In such an event, you may lose all or part of your investment. Investors should therefore satisfy themselves as to the creditworthiness of the Guarantor and its ability to honour its debt commitments over the lifetime of the investment.
Disruption Risk	Over the lifetime of the investment, market occurrences such as mergers, acquisitions, bankruptcy and nationalisations of the underlying stocks (known as disruption events) may occur. In the event of this happening, the counterparty or calculation agent may at its discretion and in good faith make adjustments to the terms and conditions of the investment. Adjustments could include a change in the composition of stocks used including stock substitution, changes to starting levels or early redemption of the Investment. Any adjustment can affect the potential returns of the Social Media Bond.
Early Encashment Risk	Investors should be aware that any encashment of their investment before the maturity date may result in them receiving back an amount less than their original investment, especially in stressed market conditions. In certain market conditions there may be no opportunity for investors to sell their investment before the final maturity date.
Tax Risk	The tax treatment of this investment is based on the understanding by QWM of existing tax legislation. Investors should be aware that tax rates and any tax exemptions that currently apply may change over the lifetime of the investment. Any changes in taxation could have a negative or positive impact on your final investment return. Investors should also be aware that investment returns are paid gross and it is the responsibility of each investor to satisfy their own tax obligation as a result of investing in line with Revenue legislation.
Market Risk	By investing in the financial markets investors should be aware that prices are not guaranteed. Prices may fall as well as rise during the term of the investment. The prices of financial instruments may be influenced by many factors including the performance of the underlying stocks, interest rates, volatility and may also be influenced by external factors including political and economic events.
Product Risks	<p>The Social Media Bond is designed with pre-defined features such as potential returns and payoffs. Returns may be different compared to a direct investment in the underlying stocks.</p> <p>If the return on your investment is lower than the rate of inflation during the investment term, the purchasing power of your initial investment will be reduced.</p> <p>Returns on the Social Media Bond do not include returns from dividends or other features which would apply if you held the underlying stocks directly. Investors will also not be able to participate in the investment beyond the maturity date.</p>

Terms and Conditions

The following Terms and Conditions apply to your investment. Please read these Terms and Conditions carefully.

1. Definitions

'Social Media Bond' is the name given by QWM to a Note (ISIN:TBC) issued by EFG International Finance (Guernsey) Ltd. under their Note/Certificate Programme and is listed on the Börse Frankfurt Zertifikate AG (Open Market). A copy of the Base Prospectus and any Supplements and Final Terms (containing the full Terms and Conditions of the Notes/Certificates as well as disclosure on the risks in respect of the Notes/Certificates) are available upon request from QWM.

'The Guarantor' is EFG International AG and its successors, assigns and transferees.

'QWM' means Quintas Wealth Management Limited and its successors, assigns and transferees. Quintas Wealth Management Limited is regulated by the Central Bank of Ireland.

'Redmayne' and **'Redmayne Bentley'** means Redmayne Bentley LLP, its successors, assignees and transferees. Redmayne Bentley LLP is regulated by the Financial Services Authority (FSA) in the U.K. Please see www.redmayne.co.uk for further information. Redmayne Bentley provides brokerage services only for this investment.

'Investment' means an investment in the Social Media Bond.

'You/Your' means the person(s) (natural or corporate) investing in accordance with these Terms & Conditions (including successors).

'Closing Date' means the 6th May 2014.

'Start Date'/'Strike Date' means the 9th May 2014.

'Starting Price' means the Official Closing Price of the underlying stocks on the Start Date/Strike Date.

'Event Date' means 10th November 2014, 12th May 2015, 9th November 2015, 9th May 2016.

'Maturity Date' means 14th November 2014, 18th May 2015, 13th November 2015, 20th May 2016.

'Official Closing Price' means the price or level of the underlying stocks as at the close of business on the Start Date/Strike Date and each Event Date.

'Final Maturity Date' means 16th May 2016.

2. Availability

- (i) Applications cannot be accepted after the closing date, except at the discretion of QWM. An application may not be acceptable if the application is incomplete or needs clarification or the information provided is insufficient.
- (ii) In the event that this offering is oversubscribed, investments will be allocated on a first come first served basis.
- (iii) QWM reserves the right to close this offering earlier or not proceed for any reason including (i) if funds raised are deemed to be insufficient; (ii) the credit rating of the issuer of the securities significantly deteriorates prior to the start date, or (iii) significant volatility impacting the securities or the financial markets so that the economic terms of the investment cannot be maintained. If QWM cancels the investment, your funds will be returned in full to you within 14 days of the cancellation.

3. Application Forms & Documentation

- i) In order to satisfy anti-money laundering requirements as set out in the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 we need to establish the identity of all investors. The minimum requirements are set out at the bottom of the Application form.
- ii) Intending investors should complete and sign the Social Media Bond application forms. By signing Redmayne Bentley's nominee account opening form(s) you are confirming that you have read their terms and conditions which are available at www.redmayne.co.uk or through your Financial Advisor.
- iii) There will be no interest paid on monies held within client accounts. This applies to monies held before the start date, after the maturity date or following any early encashment.
- iv) You confirm that the person signing the application forms has the authority to make a subscription to this investment.
- v) These terms and conditions will come into effect when we receive a copy of the Application Form signed by you.
- vi) By signing the Application Form you will become a client of QWM. QWM may send communications directly to the client, provided such communications are in respect of existing QWM investment products which the client is invested in.

4. Underlying Stocks

Stock	Ticker
Facebook	FB UQ
Twitter	TWTR UN

5. Maturity

The proceeds of your investment at the maturity date (or early encashment) will initially be returned gross to your Redmayne Bentley or Life Company. QWM will contact your Financial Advisor on or before the maturity date advising on the final performance of the Social Media Bond and arrange for the proceeds to be returned to the investor. It is the responsibility of each investor to satisfy any tax obligations they may have as a result of investing in the Social Media Bond. QWM cannot be relied upon to advise, nor takes any responsibility for the tax implications (if any) in respect of investing in the Social Media Bond or investor responsibility in terms of filing tax returns.

6. Accessibility

Accessibility may be provided prior to the final maturity date by the Issuer, subject to market conditions. The minimum encashment amount is 10,000 units and investors are required to complete QWM's standard encashment form which is available on request. Where investors sell or encash their investment prior to the final maturity date the price received may result in investors receiving more or less than their initial investment. Encashment prices during the investment term can be quite volatile which reflect a number of factors which can be independent of the investment strategy. Repayment of funds may take 14 working days or longer to process. QWM reserves the right to levy a fee to cover any administration and associated costs for encashments prior to the final maturity date. Any fee levied will be disclosed to clients on the encashment certificate.

7. Tax

Returns on the Social Media Bond are paid gross. Upon maturity or early encashment, it is the responsibility of each investor to satisfy any tax obligations they may have as a result of investing in the Social Media Bond.

8. What happens if I die?

In the event of a death of a sole investor or surviving joint account holder prior to the Maturity Date of the investment, the Social Media Bond will continue in the name of the Executor or Administrator. Alternatively, the Social Media Bond may be redeemed prior to Maturity Date, subject to normal probate legislation at its realisable value. For self directed or self administered pension plans, in the event of death of a policyholder/member prior to the maturity date, the investment may be redeemed at its realisable value which may be more or less than the capital protected amount. The proceeds from such a redemption would be paid to the relevant Life Company or Pension Trust.

9. Investor Compensation*

Redmayne participates in the UK Financial Services Compensation Scheme (£50,000 per person). Please refer to www.fscs.org.uk for specific terms and exclusions. As set out in the account opening terms and conditions by Redmayne, there is an insurance policy for each claim on client assets of up to £10,000,000. Investors should note that this insurance relates to custody services as provided by Redmayne Bentley only and that it does not apply to any potential losses arising from the performance of the investment. Funds are not afforded protection under the Client Asset Requirements until they are swept from the clearing account which Redmayne will use, into the individual Redmayne client nominee account. You do not have a claim against a specific sum in a clearing account; your claim is against the client assets pool in general.

10. Holding or Transfer of Client Assets outside Ireland*

Your investments will be held in a safe custody account designated as a client account, in accordance with the Client Assets Requirements. You acknowledge and consent that Redmayne may hold your money and investments (collectively referred to as "client assets") with, or undertake a transaction for you which requires Redmayne to pass your assets to, an Eligible Third Party located outside Ireland. In such circumstances the legal and regulatory regime applying to such Eligible Third Party and your rights in relation to the client assets held in such manner may be different to that which would apply if such client assets were held by an Eligible Third Party in Ireland. In the event of a default or failure of that Eligible Third Party, the client assets may be treated differently from the position which would apply if the assets were held by an Eligible Third Party in Ireland. Redmayne will exercise due skill, care and diligence in the selection, appointment and periodic review of any Eligible Third Party and the arrangements for holding and safekeeping of your investments but Redmayne shall not be responsible for any acts, omissions or default of any such Eligible Third Party, save where such a default is caused by fraud, willful default or negligence on the part of Redmayne or its nominee company. Although Redmayne will seek to ensure that adequate arrangements are made to safeguard your ownership rights, especially in the event of its own insolvency, your investments may be at risk if an Eligible Third Party becomes insolvent.

Terms and Conditions Continued

11. Client Assets and Pooled Investment*

Your client assets may be held by Redmayne, or Eligible Third Parties with other clients' assets as part of a common pool so you do not have a claim against specific assets; your claim is against the client assets pool in general. In the case of pooled investments, your individual entitlements may not be identifiable by separate Notes, physical documents or equivalent electronic entries on the register and may be subject to third party claims (including claims by general creditors) made against Redmayne, or the relevant Eligible Third Party. In the event of an irreconcilable shortfall following any default of the Eligible Third Party responsible for pooled investments, you may not receive your full entitlement and may share in that shortfall pro-rata. You hereby consent to the holding of your client assets in a pooled account as described above. You acknowledge that any investments held with an Eligible Third Party may be subject under the applicable laws to a right of security, lien, set-off, retention or sale or other encumbrance in favour of such Eligible Third Party. In the case of any such pooled client account Redmayne will:

- ensure that such account is in the name of Redmayne, is designated as a client account and that Redmayne is entitled to issue instructions in respect of such accounts;
- obtain from the Eligible Third Party with whom the client assets are lodged, acknowledgment that the account is a client account containing client assets; and
- comply with the Client Assets Requirements regarding client assets.

12. Jurisdiction

The Terms and Conditions shall be governed by and construed in accordance with the laws of Ireland and the Courts of Ireland shall have exclusive jurisdiction to resolve any disputes.

13. Data Protection

Your data will be maintained in accordance with the obligations of the Data Protection Acts 1998 and 2003 and subsequent legislation. QWM and any third parties observe a duty of confidentiality about your financial affairs. No party will disclose details of your account or your name and address to anyone else, other than to any confidentially appointed agents acting on their behalf or where they are permitted or compelled by law to do so. QWM may collect your personal data directly from you or through your intermediary or agents or any other third party who communicates with us. Where your Intermediary acts on your behalf, QWM will disclose your personal data and information relating to your investment to that Intermediary. QWM may use your personal and financial information for internal statistical analysis.

15. Liability and Indemnity

QWM will not be held liable for any acts, errors or omissions by EFG International AG or Redmayne Bentley. In the event of any acts, error or omissions by EFG International AG or Redmayne Bentley, QWM will not be liable to make good from its own assets any loss of capital or shortfalls. QWM or any third party shall not be liable for any failure to provide any service if such a failure results from any event or state of affair beyond their reasonable control, including, without limitation, to natural disasters, delay or breakdown in communications, suspension of dealing on relevant exchanges or any failure of communication, computer systems or equipment. Figures presented in this document may be rounded to the nearest decimal place.

16. Suitability

Investment Product Intermediaries undertake, represent and warrant that they will comply with all Applicable Laws relating to anti-money-laundering and anti-terrorist financing and have determined and understand the merits, terms, conditions and risks inherent in the Social Media Bond including carrying out their own due diligence on counterparty risk, prior to distributing the Social Media Bond. Investment Product Intermediaries understand that the Social Media Bond may not be suitable or appropriate for every investor, and they accordingly represent and warrant that they shall comply with the Consumer Protection Code 2012 regarding the suitability of the Social Media Bond for each investor and shall ensure that any investor purchasing the Social Media Bond receives sufficient information and advice presale. The Investment Product Intermediary is responsible for ascertaining whether or not the Social Media Bond is suitable to an investor taking into account the investors knowledge and experience, financial situation, risk profile and investment objectives. The Investment Product Intermediary is solely and exclusively responsible for the advice it gives to its clients and prospective investors presale and during the lifetime of the Social Media Bond. QWM shall not be responsible or held liable for any advice given by the Investment Product Intermediary to its clients or prospective investors in respect of the Social Media Bond.

17. Variation

QWM and the Issuer reserves the right to amend, vary or supplement these Terms and Conditions or to modify any features of this investment from time to time as required during the investment term. QWM and the Issuer may also amend these Terms & Conditions if there is a material legal, tax or regulatory change affecting them. QWM will notify you in advance of any changes taking effect, where possible, either through notification on our website or by writing to clients. No Person (or other Party) other than QWM has been involved in the preparation of this brochure, nor has issued nor approved it, nor takes any responsibility for such information or makes any representation or warranty regarding the accuracy, completeness of such information and no liability to any person is accepted by any person or other party in connection with such information. The investment is not sponsored or promoted by any of the stocks included, nor have they any obligation or liability in connection with this investment. The investment is not sponsored, endorsed, or promoted by any of the underlying stocks. This document has not been reviewed, approved or otherwise endorsed by EFG International AG or any of their affiliates and EFG International AG accepts no responsibility

in relation to the accuracy, completeness or adequacy of the information included herein. Nothing in this document should be considered to be a representation or warranty by EFG International AG to any person regarding whether investing in the product described herein is suitable or advisable for such person. None of our employees, officers or agents may verbally alter, modify or waive any provision of these Terms and Conditions. QWM give no warranty as to the performance or profitability of the investment.

18. Informing us of changes

Any communication sent to you will be addressed to the last address you have given us. You should inform QWM of any change of address or Financial Advisor to enable us to keep our records up to date. QWM will not be responsible for any consequences of your failure to notify us of a change in respect of your personal information.

19. Communication

QWM will always write and speak to you in English.

20. Telephone Recording

For security and training and monitoring purposes telephone conversations with QWM may be recorded.

21. Complaints Procedure

QWM aims to provide the highest quality of customer service. If you have any complaint, please contact either the intermediary who arranged this investment for you or: The Compliance Officer, QWM, River House, Blackpool Park, Blackpool, Cork. If you are dissatisfied with the outcome of either parties efforts to resolve your complaint you may refer your complaint to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call: 1890 88 20 90; Email: enquiries@financialombudsman.ie

*Refers to Redmayne Bentley only.

Application Form

Non Pension Investors
- Complete pages
13 & 14

Life Company Pension
Investors - Complete Relevant Life
Company Forms Only

Self Administered Pension
Investors - Complete pages
13 & 15

I / We hereby apply to invest in the Social Media Bond:

First Investor Name: _____ Date of Birth: _____

Address: _____

Contact No.: _____ **Citizenship:** Irish Other: _____

Second Investor Name: _____ Date of Birth: _____

Address: _____

Contact No.: _____ **Citizenship:** Irish Other: _____

I / We wish to invest €: _____ in the Social Media Bond.

**Minimum investment is €10,000. Denominations of 000's only. (Bank Details on Bottom Right of this page)*

Type of Investment: Personal Corporate Pension Provider _____
Pension Other _____ Policy Number _____

To comply with the current Anti-Money Laundering and Terrorist Financing legislation, Quintas Wealth Management is required to ask you about the original source of your wealth in respect of this application. Please tick the relevant box(es) and also the source of your investment amount below.

<p>Source of Wealth:</p> <p>Salary / Savings <input type="checkbox"/></p> <p>Sales of Assets <input type="checkbox"/></p> <p>Inheritance <input type="checkbox"/></p> <p>Other: <input type="text"/></p>	<p>Source of Funds:</p> <p>Personal Cheque <input type="checkbox"/></p> <p>Fund Transfer <input type="checkbox"/></p> <p>Bank Draft <input type="checkbox"/></p>	<p>Bank Details (if sending funds by Fund Transfer or Bank Draft):</p> <p>Bank Name: _____</p> <p>Bank Address: _____</p> <p>Account Number: _____</p> <p>Account Name: _____</p>
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Declaration: I / We declare that (i) the details above are correct; (ii) I/We are over 18 and (iii) I/We have read understood and accept the Terms and Conditions set out in the Social Media Bond brochure; (iii) I/We have read, understood and accepted the risk warnings and explanation of capital protection as set out in the Social Media Bond brochure; (iv) If I/We encash the investment before Maturity Date, I/We may lose some or all of the money I/We put in; (v) I/We acknowledge that investments may fall as well as rise in value; (vi) I/We have been provided with a Brochure outlining the key features of the Social Media Bond.

Please tick, if you are investing on a non-investment advice basis only: I/We acknowledge that I/We have requested information on the Social Media Bond and confirm that I/We do not wish to seek advice and have not received advice in relation to this product and I/We do not wish to provide information in respect of my/our financial history and investment objectives to determine the suitability of this investment but wish to proceed with the purchase of this product on an execution only basis.

Signature(s)
First Investor: **X** _____ Date: _____

Second Investor: **X** _____ Date: _____

Financial Advisor:
Name

Financial Advisor:
Firm

Minimum Anti-Money Laundering Documentation Requirements ✓

Private & Pension Investors

- Proof of Identity - Certified copy of one of the following: valid passport or drivers license
- Proof of Address - Certified copy of one of the following: utility bill or bank statement dated within 6 months

Corporates/Trusts/Charities/Credit Unions

The same requirements as above apply to 2 Directors (or equivalent) and/or Beneficial Owners. Additionally we require:

- **Corporates:** Signed Board Resolution, Memo's & Arts of Association & Certificate of Incorporation;
- **Family Trusts:** Deed of Trust;
- **Credit Unions:** Signed Board Resolution & Statement of Authorised Status;
- **Charities** formed as Trusts: Signed Board Resolution, & Deed of Trust;
- **Charities** formed as Incorporated Bodies: same requirements as Corporates.

Further documentation may be required in certain circumstances due to the level of customer due diligence necessary.

Bank Details - Transfers and Cheques

All investors (except Life Company Pension Investors) should make **cheques** or **drafts** payable to "**Redmayne Bentley**" or please transfer funds to Redmayne Bentley:

Bank Name: AIB, South Mall, Cork,
Sort Code: 93-63-83
Account Number: 31409040
Reference: Investor name
IBAN No: IE47AIBK93638331409040
BIC/Swift Code: AIBKIE2D

**We do not accept third party cheques.*

Redmayne Bentley Nominee Account Agreement Form:

Please complete grey boxes only.

Company Name

Section 1 - Personal Details (Please complete in BLOCK CAPITALS)

Account No. (If existing client)

Please tick if the account has been set up in joint names

Primary Contact (for single applications)

Secondary Contact (for joint applications)

Title (eg. Mr. Mrs. Dr.) Surname

Title (eg. Mr. Mrs. Dr.) Surname

First Names (in full)

First Names (in full)

Address c/o Quintas Wealth Management,
River House, Blackpool Park, Blackpool, Cork, Ireland.

Address c/o Quintas Wealth Management
River House, Blackpool Park, Blackpool, Cork, Ireland.

Postcode N/A

Postcode N/A

E-mail N/A

E-mail N/A

Tel No. (Day) N/A

Tel No. (Day) N/A

Tel No. (Evening) N/A

Tel No. (Evening) N/A

Tel No. (Mobile) N/A

Tel No. (Mobile) N/A

Date of Birth / /

Date of Birth / /

Occupation N/A

Occupation N/A

Employer N/A

Employer N/A

Residential Status: N/A

Residential Status: N/A

Section 2 - Payments (To be completed for Investment Products that provide a regular income only so payment can be sent to your account).

Please pay any dividends to: Redmayne-Bentley Deposit Account or Bank / Building Society

Please pay any dividends to: Redmayne-Bentley Deposit Account or Bank / Building Society

Name of Bank / Building Society

Bank Address

Postcode Bank Account Holder's Name(s)

Sort Code / / Bank Account Number

Section 3 - Declaration

I declare that:

- I / We* have read, understood and retained a copy of Redmayne-Bentley's Terms & Conditions and A Guide to our Services & Charges.
- I / We* wish to open a Nominee account with Redmayne (Nominees), and accept the Terms & Conditions as laid out.
- I / We* wish to deal in overseas stocks and enclose a completed W-8BEN form.
- I / We* wish to transfer existing shares to you, please send CREST transfer form(s) (one for each holding).
- I / We* consent that Redmayne-Bentley may execute orders outside a regulated market or multilateral trading facility when they are able to achieve a similar or better result. Dealing will be in accordance with the published Best Execution Policy.
- I / We* declare that this application form has been completed to the best of my knowledge.**

Please sign here:

/ /

(Primary Account Holder)

Date:

Date:

/ /

(Joint Account Holder - If Applicable)

Redmayne Bentley Pension Dealing Account Form:

Please complete grey boxes only.

This form is to be completed by the Trustees of the scheme. It should be read in conjunction with Redmayne-Bentley's Terms & Conditions and Guide to Our Services & Charges.

Name of Pension

Type of Pension (please select as appropriate) SIPP SSAS QROPS Other (please specify)

Member's Details (for single applications)

Title (eg. Mr. Mrs. Dr.) Surname
 First Names (in full)
 Address c/o Quintas Wealth Management,
River House, Blackpool Park, Blackpool, Cork, Ireland.
 _____ Postcode N/A
 E-mail N/A
 Tel No. (Day) N/A
 Tel No. (Evening) N/A
 Tel No. (Mobile) N/A
 Date of Birth / /

Second Member's Details (for joint applications)

Title (eg. Mr. Mrs. Dr.) Surname
 First Names (in full)
 Address c/o Quintas Wealth Management,
River House, Blackpool Park, Blackpool, Cork, Ireland.
 _____ Postcode N/A
 E-mail N/A
 Tel No. (Day) N/A
 Tel No. (Evening) N/A
 Tel No. (Mobile) N/A
 Date of Birth / /

Individuals Authorised to give dealing instructions:

1. _____

2. _____

Further addresses for copy contract notes:

Position: Member/Employer/IFA/Other (Delete as applicable)

Title (eg. Mr. Mrs. Dr.) N/A Surname N/A
 First Names (in full) N/A
 Address c/o Quintas Wealth Management,
River House, Blackpool Park, Blackpool, Cork, Ireland.
 _____ Postcode _____
 E-mail N/A
 Tel No. (Day) 021 - 4641480

Position: Member/Employer/IFA/Other (Delete as applicable)

Title (eg. Mr. Mrs. Dr.) N/A Surname N/A
 First Names (in full) N/A
 Address c/o Quintas Wealth Management,
River House, Blackpool Park, Blackpool, Cork, Ireland.
 _____ Postcode _____
 E-mail N/A
 Tel No. (Day) 021 - 4641480

Trustee Details

Trustee One
 Title (eg. Mr. Mrs. Dr.) Surname
 First Names (in full)
 Company Name
 Address
 _____ Postcode N/A
 E-mail N/A
 Tel No. (Day) N/A

Trustee Two
 Title (eg. Mr. Mrs. Dr.) Surname
 First Names (in full)
 Company Name
 Address
 _____ Postcode N/A
 E-mail N/A
 Tel No. (Day) N/A

If there are more than two trustees, please tick this box

You will need an additional form in order to complete the details of the additional trustees.

Declaration I declare that:

1. The individual(s) detailed above is a member of an authorised pension scheme or QROPS.
2. The member(s) have been supplied with a copy of our Terms & Conditions and Guide to Our Services and Charges.
3. You agree to be bound by those Terms & Conditions.
4. If named as the Primary point of contact, you agree to pass on details of all corporate actions to the member(s) in a timely manner.
5. Unless indicated otherwise above, you agree for the stock to be held in Redmayne Nominee Ltd.

Please sign here:

Date:

Date:

/ /

/ /

(Trustee One / First Authorised Signatory)

(Trustee Two / Second Authorised Signatory - If Applicable)

Understanding Structured Products

QWM provides a number of supplementary documents for Financial Advisors to help you understand the risks associated with investments in structured products. We encourage you to review this information and familiarise yourself with some of the principal risks and features of structured products which may form part of your investors portfolio. Below we provide a snapshot of information available.

What is a Structured Product?

A structured product is an unsecured obligation usually issued by a bank that provides investors with predefined features and payoffs. Some of these predefined features and payoffs include the term of the investment, the amount of capital that is protected, the potential profit that can be earned. Each Structured Product has its own risk profile and therefore investors and their advisers should consider each structured product based on its own merits and supporting documentation.

How is a Structured Product Paid For?

A Structured Product could be described by the below:

A Structured Product	=	Capital Protection	+	Investment Strategy	+	Fees
		Capital Protection is provided by a corporate bond issued by the Guarantor which will pay any promise of capital protection at maturity (usually 5 years for 100% protected products). This is where the majority of an investors funds go.		Investors get exposure to the underlying investment strategy through the use of derivative contracts which promise to pay the described returns.		Usually anywhere between 2% and 5% is taken up front in fees. Fees are a costly feature in Structured Products.

How should I invest in a Structured Product?

Structured Products are normally used to form part of an investors portfolio, perhaps getting access to more thematic or more difficult to access investment opportunities. They are not normally used to replicate existing exposures that may be in an investors portfolio through funds or other products. We strongly suggest you do not invest all your money in any one investment.

What affects Encashment Values?

Where investors have the opportunity to sell or encash their structured products prior to the predefined maturity date the price received may result in investors receiving more or less than their initial investment in the product. It may also be substantially different than the payment an investor would receive at maturity. This secondary market price or encashment price is impacted by a number of factors including the performance of the underlying asset; changes in expected volatility of the underlying asset; changes in interest rates; changes in the issuer's creditworthiness; fees. These factors may have a different impact at different stages over the term of the investment.

How do fees work?

Fees are usually factored into the issued Structured Product and rebated back to the product producing firm which in turn pays commission to sales agents and covers their own administration and custody costs. It is ultimately the end investor who indirectly pays the fees. If there were no fees built into the product, there would be more to spend on the other parts. So indirectly, the investor gets lower potential returns or has their capital protected by a lower rated bank as a result of fees.

Comparison to Direct Investments

Investing in a structured product is not the same as investing directly in an underlying asset. You should be aware of and consider the following differences before investing:

- Structured products bear the credit risk of the issuer(s);
- Structured products may have features that alter the risk-return profile of the underlying asset, such as caps, participation etc;
- Structured products may have less liquidity than a direct investment;
- Investors in Structured Products do not receive any dividends or distributions;
- If you own a Structured Product you are not entitled to any shareholder rights associated with direct ownership.



QUINTAS
WEALTH MANAGEMENT

For broker enquires please contact
invest@qwm.ie or call (021) 4641480
www.qbroker.ie

Quintas Wealth Management Limited is regulated by the Central Bank of Ireland.