



Summary Features

- 100% capital protection at maturity
- Exposure to 12 global resources stocks
- Potential to generate returns in rising, flat & falling markets
- 6 year term
- Minimum Investment €10,000

- *Closing Date: 30th June 2014*

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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 you are confident will want to invest but still need to meet, 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:
30th June 2014

Investment Start Date:
3rd July 2014

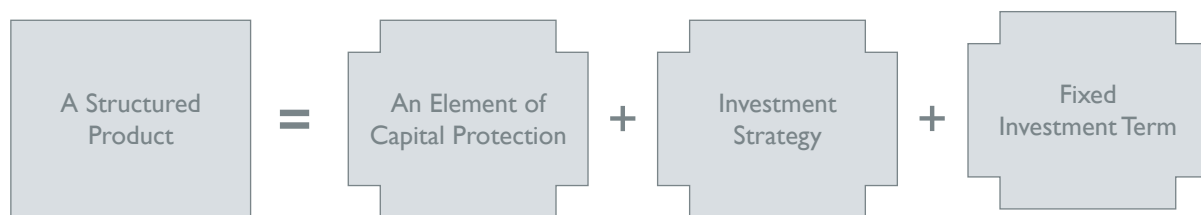
Investor Communication Date:
After 17th July 2014

Commission Payment Date:
After 19th July 2014

About This Investment

What are Structured Product Investments?

The Global Resources Bond falls under the category of investment products referred to as “Structured Products”. 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. Generally, Structured Products are considered lower risk than a direct investment due to the presence of capital protection. Investors should be aware though that they may forego potentially higher returns due to the cost of this capital protection. Structured Product investments are a popular investment choice among investors as they normally represent a conservative or defensive way to gain market exposure.



What is the Global Resources Bond ?

The Global Resources Bond is a Structured Product with the following features:

- An element of capital protection. The level of capital protection is 100%.
- An Investment Strategy which is dependent on the performance of the equity market. The Investment Strategy aims to perform in rising, flat and falling markets.
- A 6 year fixed investment term.

Understanding the Risk Return of Your Investment

Investors should consider the potential returns of the Global Resources Bond in both absolute and relative returns. In absolute terms investors should make sure that the Global Resources Bond has the potential to offer returns at a level suitable to their investment requirements. In relative terms, investors should benchmark their return expectations against prevailing alternative investments with similar levels of capital protection and potential returns.

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 Global Resources Bond as part of their overall investment portfolio.

Summary Features

The Investment:	Global Resources Bond
Underlying Exposure:	12 Global Resources Stocks
Term:	6 years
Return:	Every year a return is generated and locked in by the investment strategy based around 12 resources stocks. The top 9 performing resources stocks are given a return of 8.40% (irrelevant of actual performance). The remaining 3 stocks are given their actual performance. A simple average is taken and that is the locked in annual return for that year. Returns can be generated in rising, flat and falling markets. Returns are paid at maturity.
Capital Protection:	100% capital protection at maturity dependent on the creditworthiness of both EFG International AG and Allied Irish Banks Plc (AIB).
Tax Treatment:	Capital Gains Tax
Minimum Investment:	€10,000
Currency Risk:	No
Regular Income:	No
Dividends:	No
Fees:	Total indicative fee of 4%, inclusive of a distribution fee of 2.65% (Please refer to pg11 for full details).
Availability:	Private; Corporate; Credit Union; Family Trust; Pension.
Closing Date:	30th June 2014
Start Date:	3rd July 2014
Final Maturity Date:	26th June 2020
Product Producer:	QWM

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 Global Resources 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 6 years;
- Looking for potential returns higher than available deposit rates;
- Looking for returns in rising, flat or falling markets;
- Satisfied with the level of capital protection that applies (100% at maturity);
- Satisfied with the creditworthiness of the guarantor, EFG International AG and of the reference entity, Allied Irish Banks Plc (AIB).

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

How it Works

The return of the Global Resources Bond is based on the performance of 12 global resources stocks. The investment has 6 yearly anniversary dates. On each yearly anniversary date, the official closing price of each stock is observed and its performance is calculated from its initial starting level. The top 9 best performing stocks are given a fixed return of 8.40%. The 3 worst performing stocks are given their actual return. An average is then taken of the overall 12 stocks to determine the level of return for that year. This calculation occurs on each of the 6 yearly anniversary dates. These returns are rolled-up and paid out at maturity. At maturity investors receive 100% of their capital.

How returns are generated on each yearly anniversary date in either rising, flat or falling markets:

Stock	Rising Market		Flat Market		Falling Market		Zero Annual Return Scenario		Significant Market Fall	
	Actual Performance	Value Used At Calculation	Actual Performance	Value Used At Calculation	Actual Performance	Value Used At Calculation	Actual Performance	Value Used At Calculation	Actual Performance	Value Used At Calculation
1	25.00%	8.40%	0.00%	8.40%	-2.00%	8.40%	-2.00%	8.40%	-20.00%	8.40%
2	36.00%	8.40%	0.00%	8.40%	-4.00%	8.40%	-4.00%	8.40%	-18.00%	8.40%
3	22.00%	8.40%	0.00%	8.40%	-2.00%	8.40%	-2.00%	8.40%	-5.00%	8.40%
4	15.00%	8.40%	0.00%	8.40%	-3.00%	8.40%	-3.00%	8.40%	-16.00%	8.40%
5	18.00%	8.40%	0.00%	8.40%	-2.00%	8.40%	-2.00%	8.40%	-22.00%	8.40%
6	29.00%	8.40%	0.00%	8.40%	-3.00%	8.40%	-3.00%	8.40%	-33.00%	8.40%
7	16.00%	8.40%	0.00%	8.40%	-1.00%	8.40%	-1.00%	8.40%	-31.00%	8.40%
8	15.00%	8.40%	0.00%	8.40%	-2.00%	8.40%	-2.00%	8.40%	-12.00%	8.40%
9	14.00%	8.40%	0.00%	8.40%	-4.00%	8.40%	-4.00%	8.40%	-11.00%	8.40%
10	13.00%	13.00%	0.00%	0.00%	-7.00%	-7.00%	-25.20%	-25.20%	-35.00%	-35.00%
11	10.00%	10.00%	0.00%	0.00%	-12.00%	-12.00%	-25.20%	-25.20%	-40.00%	-40.00%
12	8.00%	8.00%	0.00%	0.00%	-10.00%	-10.00%	-25.20%	-25.20%	-50.00%	-50.00%
Return	8.88%		6.30%		3.88%		0.00%		0.00%	

Investors should note the following important points:

- The locked in return at the end of each yearly anniversary date is **always calculated from the start date of the investment.**
- It is **not possible to lock in a negative return in any year.** If the average performance of the stocks was negative in any year, this is set to zero meaning you lock in 0% for that particular year.
- To lock in a return of 0% in any one year, the performance of the 3 worst performing stocks would on average each need to fall by 25.20% from their initial starting levels.

Performance Potential

Below are a number of potential scenarios over the investment term. From the examples chosen, positive returns can be locked in even if markets fall, such as in Year 3 and Year 4 below.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	
Fixed Return for 9 Best Performing Stocks	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	Total Gross Return 34.30%
Sample Average Return for 3 Worst Performing Stocks	3.00%	9.00%	-9.00%	-19.00%	-3.00%	5.00%	
Annual return	7.05%	8.55%	4.05%	1.55%	5.55%	7.55%	

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

The Underlying Stocks

Overview

The Global Resources Bond consists of a basket of 12 stocks giving investors innovative exposure to sectors which cover companies involved in activities ranging from the discovery, development and processing of raw materials, to companies producing goods used in construction and manufacturing. The underlying structure used in the Global Resources Bond allows investors the potential to profit in rising, flat or falling markets which means investors can benefit in a variety of market conditions over the product term.

Taiwan Cement

Taiwan Cement Corporation manufactures and markets cement. The Company's products include Portland cement, high strength cement, oil well cement, and sludge treatment agents. Through its subsidiaries, the Company also operates in transportation and construction businesses.

Zoomlion Heavy Industry Science and Technology

Zoomlion Heavy Industry Science and Technology manufactures and markets construction machinery. The Company's products include concrete machinery, cranes, road machinery, drilling equipment and other heavy construction equipment. Zoomlion also produces environmental machinery and satellite navigation products.

Zijin Mining Group

Zijin Mining Group through its subsidiaries, explores, mines, produces, refines and sells gold and other mineral resources in China. The Company's main products are gold products, including mineral gold, standard gold bullions, gold ingots and gold concentrates. The Company is one of the largest Chinese gold producers in China. It operates the largest open pit gold mine in mainland China along with three other gold mines in production.

TPK Holding

TPK Holding manufactures touch screens for computers and hand-held devices. The Company produces screens for smart telephones, tablets, eBooks, notebook computers, point of sale kiosks, computer games and automated teller machines (ATMs).

BAE Systems

BAE Systems develops, delivers and supports advanced defence and aerospace systems. The Group manufactures military aircraft, surface ships, submarines, radar, avionics, communications, electronics and guided weapon systems. BAE Systems services clients located throughout the world.

Bouygues SA

Bouygues SA offers construction services, develops real estate, offers cellular communications services, produces television programming and movies, and manages utilities. The Company also offers building, civil engineering, and oil and gas contracting services, develops residential, commercial, and office projects, produces and distributes water and electricity, and collects waste.

**Additional research and data is available from QWM through your Financial Advisor.*



The Underlying Stocks

Total SA

Total SA explores for, produces, refines, transports, and markets oil and natural gas. The Company also operates a chemical division which produces polypropylene, rubber, paint, ink, adhesives and resins. Total operates gasoline filling stations in Europe, the United States, and Africa.

Golar LNG

Golar LNG is a shipping company. The Company owns and operates a fleet of LNG (liquid natural gas) tankers and several of the vessels are under long term charter contracts. The Company has also entered in to an agreement to build additional LNG tankers. Golar transports around the world.

A.P. Moeller-Maersk

A.P. Moeller-Maersk is a conglomerate with diversified holdings. The Company's fleet includes container vessels, tankers, supply ships, special vessels and oil drilling rigs. A.P. Moeller-Maersk also operates industrial, and supermarket businesses, and explores for and produces oil and gas. The Company is active worldwide.

Kuehne + Nagel International

Kuehne + Nagel International transports freight worldwide. The Company operates sea, land and rail freight transportation businesses and warehousing and distribution facilities. Kuehne + Nagel also provides related special services in these areas.

Repsol SA

Repsol SA, through subsidiaries, explores for and produces crude oil and natural gas, refines petroleum, and transports petroleum products and liquefied petroleum gas (LPG). The Company retails gasoline and other products through its chain of gasoline filling stations. Repsol's petroleum reserves are in Spain, Latin America, Asia, North Africa, and the Middle East and United States.

Companhia Siderurgica Nacional SA

Companhia Siderurgica Nacional SA (CSN) manufactures iron and steel in Brazil. The Company operates mines, an integrated steel mill, service centres, ports, and railroads. CSN manufactures and distributes hot-rolled, cold-rolled, and galvanized steel products to the automobile, auto parts, civil construction, electrical equipment and packaging industries.



Capital Protection

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

QWM investment products are structured as senior unsecured bonds. 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.

In terms of the ranking of liabilities in the event of bankruptcy it is the function of the appointed administrator in the relevant jurisdiction to deal with the distribution of assets in an appropriate manner. International law points to a hierarchy which is set out below. Investors should note it may be the case there are not enough assets to cover all claims and investors should therefore be comfortable with the level of credit risk before investing.

Ranking*			
1	Administrator's expenses	8	Senior unsecured bonds/ Structured Products
2	Salaries and insurance of employees	9	Loans
3	Pensions	10	Taxes
4	Social security	11	Subordinated bonds
5	Client's money on accounts – up to certain levels	12	Other subordinated debt
6	Private pension holdings	13	Shareholders
7	Secured debts		

Source: QWM

*This Ranking may not be the same for all Jurisdictions

What is the process if Allied Irish Banks Plc (AIB) experiences a credit event on its debt?

Because Allied Irish Banks Plc (AIB) is used as a reference entity and not a direct guarantee, in the case of Allied Irish Banks Plc (AIB) experiencing a credit event on its senior unsecured debt obligations, the process to determine investors return of initial capital, if any, is determined by the International Swap and Derivatives Association (ISDA). ISDA is a trade organisation which comprises the world's largest banks. It was created in 1985 to document and allow enforceability of standards in the credit markets. ISDA will act as co-ordinator of the major market participants to agree a recovery rate of the Reference Bond. In the event of a credit event any return of investors initial capital, if any, will be paid at maturity.

Defining a Credit Event

A credit event is a technical term to describe a 'default' by a company on its debt obligations. Specifically, it is an inability to honour its commitment to repay creditors in the manner as set out at the inception of the loan. This can include bankruptcy, restructuring or any failure to repay loans. The International Swaps and Derivatives Association (ISDA) is the body which decides whether a credit event has occurred.

ISDA defines credit events as the following:

- Bankruptcy
- Restructuring
- Failure to Pay

ISDA also considers the following as credit events:

- Obligation Acceleration & Default - covers situations when future obligations automatically become due as a result of default and these obligations cannot be met
- Repudiation/Moratorium - when a company disaffirms, disclaims or otherwise challenges the validity of some or all of its obligations.

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. 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 Global Resources 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>



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. Any encashments are done so on a best efforts basis. The minimum encashment amount is €10,000. Investors should note however that the Global Resources Bond is structured to perform over a set term and any capital protection that applies does so only at maturity. Where an investor intends to encash before the maturity date, any encashment price will be determined by market conditions at that time including the performance of the investment strategy, interest rates, volatility and the credit quality of the guarantor and/or any reference entity. 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 4% has been included in the structuring of the Global Resources Bond. Advisors will receive a fee of 2.65% or higher for distributing the Global Resources 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 Global Resources Bond subject to section 7 in the terms and conditions.

Communication

QWM will write to your Financial Advisor or Pension Company after the 17 July 2014 confirming details of your investment and thereafter on an annual basis providing an update on performance. Additionally, QWM publishes monthly performance updates which are available through your Financial Advisor.

Tax Treatment

Investment returns on the Global Resources 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.

	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Initial Amount Invested	€100,000	€100,000	€100,000	€100,000
Performance	38%	25%	10%	-45%
Gross Profit	€38,000	€25,000	€10,000	€0
Compounded Annual Return % before Tax	5.51%	3.79%	1.60%	-
Tax (including annual CGT exemption)	€12,121	€7,831	€2,881	€0
Net Profit	€25,879	€17,169	€7,119	€0
Compounded Annual Return % after Tax	3.91%	2.68%	1.15%	-
Effective Tax Rate (Single Investor)	31.9%	31.3%	28.8%	-
Effective Tax Rate (Joint Investor)	30.8%	29.6%	24.6%	-

Warning: If you cash in your investment before 26 June 2020, 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 Global Resources 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 and the reference entity being able to honour their 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 or whereby the reference entity experiences a credit event. In such an event, you may lose all or part of your investment. Investors should therefore satisfy themselves as to the creditworthiness of both the Guarantor and the reference entity and their ability to honour their 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 Global Resources 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 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. Irrespective of such price changes there is 100% capital protection at maturity (refer to credit risk above).
Product Risks	<p>The Global Resources 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 Global Resources 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

'Global Resources 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 listed on the Scoach (Frankfurt) 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. These documents set out any roles and responsibilities of the Issuer, Guarantor and Calculation Agent.

'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, assigns and transferees. Redmayne Bentley LLP is regulated by the Financial Conduct Authority (FCA) in the U.K. Please see www.redmayne.co.uk for further information. Redmayne Bentley provides brokerage services only for this investment.

'Reference Bond' means the use of a reference asset issued by an entity other than the Guarantor which is used to underwrite capital protection. The Reference Bond does not have to have the same maturity as the Investment. The Reference Bond serves the purpose of defining the seniority of debt on which a credit event can be observed. There is a market standard that confirms the legal relationship between the reference bond and the reference entity. This standard is known as Markit Reference Entity Database (RED) and is available via Bloomberg. The Issuer may change the Reference Bond when there is a change to the Markit Reference Entity Database or following any redemption, restructuring, corporate action or change in market conventions relating to the original Reference Bond. The current reference bond is the 4% EUR Bond Allied Irish Banks PLC 19/03/2015 (ISIN: XS0496222877). This bond is currently covered under the Irish Government ELG Scheme. QWM will inform your Financial Advisor of any changes to the Reference Bond.

'Credit Event(s)' means events when: the Guarantor or the Reference Bond fails to make any interest, redemption or other payment as defined in these terms and conditions or those of the Reference Bond; an event has occurred that causes payments (interest, redemption or other payments) to be delayed or different in amount; a credit event (as defined in the ISDA Definitions) has occurred with respect to the Guarantor or Reference Bond; any other event occurs with respect to the Guarantor or Reference Bond Issuer which results in non-payment or late payment of any amount due. In the event of a credit event any return of investors' initial capital, if any, will be paid at maturity.

'Investment' means an investment in the Global Resources Bond.

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

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

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

'Closing Date' means the 30th June 2014.

'Start Date'/'Strike Date' means the 3rd July 2014.

'Maturity Date' means the 26th June 2020.

'Anniversary Date' means the 22nd June 2015, 20th June 2016, 20th June 2017, 20th June 2018, 20th June 2019 and 19th June 2020.

2. Availability

- 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.
- In the event that this offering is oversubscribed, investments will be allocated on a first come first served basis.
- 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

- 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.
- Intending investors should complete and sign the Global Resources 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.
- 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.
- 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. Right to Terminate Investment

You have the right to cancel this Investment by notifying QWM in writing prior to the closing date.

5. Underlying Stocks

Stock	Ticker	Stock	Ticker
Taiwan Cement Corp	1101 TT	Bouygues SA	EN FP
Zoomlion Heavy	1157 HK	Total SA	FP FP
Industry Science and Technology Co Ltd		Golar LNG Ltd	GLNG UQ
Zijin Mining Group Co Ltd	2899 HK	AP Moeller - Maersk A/S	MAERSKB DC
TPK Holding Co Ltd	3673 TT	Kuehne + Nagel International AG	KNIN VX
BAE Systems PLC	BA/ LN	Repsol SA	REP SQ
		Cia Siderurgica Nacional SA	SID UN

6. Maturity

The proceeds of your investment at the maturity date (or early encashment) will initially be returned gross to your account with Redmayne Bentley or your Life Company. QWM will contact your Financial Advisor on or before the maturity date advising on the final performance of the Global Resources 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 Global Resources Bond. QWM cannot be relied upon to advise, nor takes any responsibility for the tax implications (if any) in respect of investing in the Global Resources Bond or investor responsibility in terms of filing tax returns.

7. Accessibility

Accessibility may be provided prior to the maturity date, 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 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 maturity date. Any fee levied will be disclosed to clients on the encashment certificate.

8. Tax

Returns on the Global Resources Bond are paid gross. It is the responsibility of each investor to satisfy any tax obligations they may have as a result of investing in the Global Resources Bond.

9. 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 Global Resources Bond will continue in the name of the Executor or Administrator. Alternatively, the Global Resources 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.

10. 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.

11. 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

Terms and Conditions Continued

Third Party becomes insolvent.

12. 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: i) 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; ii) obtain from the Eligible Third Party with whom the client assets are lodged, acknowledgement that the account is a client account containing client assets; and iii) comply with the Client Assets Requirements regarding client assets.

13. 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.

14. 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 (financial advisors) 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 Global Resources Bond including carrying out their own due diligence on counterparty risk, prior to distributing the Global Resources Bond. Investment Product Intermediaries understand that the Global Resources 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 Global Resources Bond for each investor and shall ensure that any investor purchasing the Global Resources Bond receives sufficient information and advice presale. The Investment Product Intermediary is responsible for ascertaining whether or not the Global Resources 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 Global Resources 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 Global Resources 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 Allied Irish Banks Plc (AIB) or any of their affiliates and EFG International AG or Allied Irish Banks Plc (AIB) 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 or Allied Irish Banks Plc (AIB) 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
15 & 16

**Life Company Pension
Investors - Complete Relevant Life
Company Forms Only**

**Self Administered Pension
Investors - Complete pages
15 & 17**

I / We hereby apply to invest in the Global Resources 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 Global Resources 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 Other _____ Pension Provider _____ 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.

Source of Wealth:

Salary / Savings

Sales of Assets

Inheritance

Other:

Source of Funds:

Personal Cheque

Fund Transfer

Bank Draft

Bank Details (if sending funds by Fund Transfer or Bank Draft):

Bank Name: _____

Bank Address: _____

Account Number: _____

Account Name: _____

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.

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 Global Resources Bond brochure; (iv) I/We have read, understood and accepted the risk warnings and explanation of capital protection as set out in the Global Resources Bond brochure; (v) If I/We encash the investment before Maturity Date, I/We may lose some or all of the money I/We put in; (vi) I/We acknowledge that investments may fall as well as rise in value; (vii) I/We have been provided with a Brochure outlining the key features of the Global Resources Bond.

Signature(s)

First Investor: _____ Date: _____

Second Investor: _____ Date: _____

Financial Advisor Declaration: I declare that I have (i) complied with the Consumer Protection Code 2012 regarding the suitability of the Global Resources Bond for the above mentioned investor; (ii) complied with applicable laws relating to anti-money laundering and anti-terrorist financing.

Financial Advisor:
Name

Financial Advisor:
Firm

Financial Advisor:
Signature

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,
IBAN No: IE47AIBK93638331409040
BIC/Swift Code: AIBKIE2D
Account Number: 31409040
Sort Code: 93-63-83
Reference: Investor name

**We do not accept third party cheques.*

Application Form

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)

Primary Contact (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 / /

Occupation N/A

Employer N/A

Residential Status: N/A

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

Secondary Contact (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 / /

Occupation N/A

Employer 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:

Date:

/ /

(Primary Account Holder)

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
		<i>Capital Protection is provided by a corporate bond issued by the Guarantor which will pay any promise of capital protection at maturity (usually 7 years for 100% capital protected products). This is where the majority of an investors funds go.</i>		<i>Investors get exposure to the underlying investment strategy through the use of derivative contracts which promise to pay the described returns.</i>		<i>Usually anywhere between 2% and 5% is taken up front in fees. Fees are a costly feature in Structured Products.</i>

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 creating a more attractive product.

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.