

## Key Information Document

### Purpose

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

### Product

**Name of Product:** 95% Capital Protection Note with Participation on Old Mutual Global Equity Absolute Return Fund

**PRIIP Manufacturer:** Haitong Investment Ireland Plc (Issuer)

**ISIN:** XS1851284312

**Website for PRIIP manufacturer:** [www.haitongib.com](http://www.haitongib.com) . Call (351) 213 196 900 for more information.

**Competent Authority of the PRIIP Manufacturer in relation to the KID:** Central Bank of Ireland (<https://www.centralbank.ie/>)

**Date of production of the KID:** 27 June 2018. **Date of revision of the KID:** 24 June 2020

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

### What is this product?

This product is a structured financial instrument with the return linked to the performance of the Old Mutual Global Equity Absolute Return Fund. The coupon at maturity corresponds to 120% of the index positive performance since inception, subject to a maximum remuneration of 35%. At maturity the investor will receive 95% of the invested Notional.

#### Type:

This product is an unsecured debt instrument governed by English law.

#### Objectives:

The objective of the product is to deliver a potential remuneration based on the performance of the fund Old Mutual Global Equity Absolute Return Fund. The key risk of the product is a null remuneration if at maturity the Reference Underlying Final Value is below the Initial Value.

<b>Issuer</b>	Haitong Investment Ireland Plc	<b>Issue Date</b>	23/07/2018
<b>Listing</b>	Yes	<b>Maturity Date</b>	24/07/2023
<b>Product Currency</b>	EUR	<b>Initial Observation Date</b>	23/07/2018
<b>Calculation Amount</b>	EUR 1,000 per Note	<b>Observation Dates</b>	Monthly closing observations starting at 17/02/2022 to 17/07/2023 [average of 18 observations in total]
<b>Minimum Investment</b>	EUR 1,000	<b>Redemption at Maturity</b>	95 per cent of Calculation Amount
<b>Issue Price</b>	100 per cent	<b>Coupon paid at Maturity</b>	Max [0%; Min (Cap; PR * Underlying Performance)] of the Calculation Amount
<b>Capital Protection</b>	Partial, 95% at maturity	<b>Cap</b>	35 per cent
<b>Automatic Early Redemption</b>	Not Applicable	<b>Participation Rate (PR)</b>	120 per cent

#### Underlying:

Reference Underlying	Bloomberg Ticker	Identification Code (ISIN)	For more information:
Old Mutual Global Equity Absolute Return Fund A (EUR) Hedged Accumulation Shares	OMEAEHA ID <Equity>	IE00BLP5S460	<a href="http://www.omglobalinvestors.com/uk-professional/fund-range/equity/old-mutual-global-equity-absolute-return-fund/">http://www.omglobalinvestors.com/uk-professional/fund-range/equity/old-mutual-global-equity-absolute-return-fund/</a>

#### Maturity date of the product

This product terminates in the Maturity Date agreed.

**The product manufacturer is entitled to terminate the product unilaterally:** No.

#### Additional Information

- The Underlying Performance corresponds to the price return measured by the difference between the Underlying Final Value and its Initial Value expressed as a percentage of its Initial Value.
- The Initial Value of the Reference Underlying is its closing value observed on the Initial Observation Date.
- The Final Value is the average of the 18 monthly Net Asset Value of the Reference Underlying observed from 17/02/2022 (1) to 17/07/2023 (18). See Observation Dates on table above.
- Extraordinary events may lead to changes to the product's terms or the early termination of the product and could result in losses on your investment.
- This product is available through private placement only.

#### Type of retail investor to whom the PRIIP is intended to be marketed

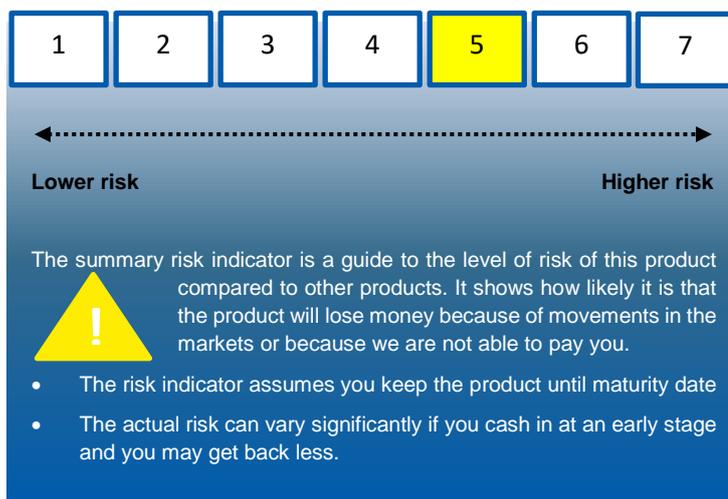
The product is aimed at investors who:

- Have specific knowledge or experience of investing in similar products and in financial markets, and have the ability to understand the product and its risks and rewards.

- Are familiar with the Fund and willing to seek exposure to it.
- Seek a product offering capital growth and have an investment horizon in line with the recommended holding period stated below.
- Have a financial situation that allows him to hold the product for the full investment term of five years.
- Accept the risk that the Issuer could fail to pay the 95% of capital and any potential return. The investor may lose all or part of their investment if the Issuer is unable to pay the amount due to the investor.
- Are financially able to put part of capital at risk.
- Understand that movements in the price or volatility of the Index, amongst others factors, may result in significant fluctuations in the secondary market value of the product.
- Are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

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

### Summary Risk Indicator



- We have classified this product as 5 out of 7, which is a medium-high risk class.
- This rates the potential losses from future performance at a low level, and poor market conditions could impact the capacity of the Issuer to pay you.
- You are entitled to receive back at least 95% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain.
- However, this protection against future market performance will not apply if you cash-in before Maturity Date.
- If not able to pay you what is owed, you could lose your entire investment.

### Performance Scenarios

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

Investment EUR 10.000		1 year	3 years	5 years (Recommended holding period)
<b>Stress scenario</b>	<b>What you might get back after costs</b>	<b>8.594,07</b>	<b>8.568,36</b>	<b>9.500,00€</b>
	Average return each year	-14,07%	-4,77%	-1,00%
<b>Unfavorable scenario</b>	<b>What you might get back after costs</b>	<b>9.854,67</b>	<b>9.353,08</b>	<b>10.090,92€</b>
	Average return each year	-1,45%	-2,16%	0,18%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	<b>10.493,09</b>	<b>10.528,15</b>	<b>11.501,35€</b>
	Average return each year	4,93%	1,76%	3,00%
<b>Favorable scenario</b>	<b>What you might get back after costs</b>	<b>11.115,81</b>	<b>11.662,84</b>	<b>13.000,00€</b>
	Average return each year	11,17%	5,54%	6,00%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest EUR 10,000.00.

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

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

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

The figures shown include all the costs of the product itself and include the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## What happens if Haitong Investment Ireland Plc is unable to payout?

The investor is exposed to the credit risk of the Issuer. Should Haitong Investment Ireland plc default or file for bankruptcy, you may suffer a partial or total loss of the invested amount.

Please be aware that your Investment is not covered by any investor compensation or guarantee scheme.

## What are the costs?

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

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

### Costs over time

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

Investment EUR 10.000			If you cash in at the end of the Recommended Holding Period
Scenarios	If you cash in after 1 year	If you cash in after 3 years	
<b>Total costs</b>	795 €	795 €	0 €
Impact on return (RIY) per year	7,96 %	2,65 %	0 %

### Composition of costs

The table below shows:

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

#### This table shows the impact on return per year

<b>One-off costs</b>	Entry costs	1,59%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the costs of distribution of your product.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
<b>Ongoing costs</b>	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.
<b>Incidental Costs</b>	Performance fees	0.00%	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark [y by x%].
	Carried interests	0.00%	The impact of carried interests. We take these when the investment has [performed better x%]. [A payment of y% of the final return will take place subsequently to the exit of the investment.]

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

**Recommended Holding Period:** 5 years, which corresponds to the product maturity.

Under normal market conditions, Haitong Bank S.A. ensures a daily secondary market during the life of the product on a non-regulated market.

If you want to sell this product before the Maturity Date, the price of the product will depend on market parameters at the time you wish to sell and you may incur in significant losses. In unusual market condition, the liquidity of the product may be reduced to zero.

## How can I complain?

In case of complain regarding the product or the conduct of the product manufacturer you may contact through e-mail [compliance@haitongib.com](mailto:compliance@haitongib.com)

A complain can also be presented at Central Bank of Ireland (<https://www.centralbank.ie/>).

## Other Relevant Information

The latest Key Information Document is available online at <http://www.haitongib.com>

Further risks and information are detailed in the Applicable Transaction Terms of the product established in accordance with the Offering Circular dated 27 July 2017. The Applicable Transaction Terms must be read in conjunction with the Offering Circular, as so supplemented.

The Offering Circular and the supplement(s) to the Offering Circular are available for viewing at <http://www.haitongib.com>

The product is not being offered. The performance scenarios, costs over time and composition of costs sections are the ones included in the initial Key Information Document (Date of production of 27 June 2018).