GUIDANCE FACTSHEET

Guidance for the Triple Index Income Plan

Please read this guidance in conjunction with the factsheets and Key Investor Documents enclosed.

Please ensure you fully understand the key points and risks associated with these structured products.

The Triple Index Income Plan aims to provide a return of 1.5% per quarter over a maximum of five years. This quarterly income is paid on the condition that the indices it is tracking, the FTSE 100, S&P 500 and EuroStoxx 50, are above 75% of their initial strike levels on the quarterly observation dates, starting on 30 December 2020. The initial strike levels are observed on 30 September 2020.

Capital protection

The capital protection for this plan is dependent on BNP Paribas (BNP) fulfilling its obligations, along with the investment being held until maturity. The initial capital is used to purchase securities in BNP that have similar characteristics to investing in corporate bonds. In the unlikely event of default, investors will be creditors of BNP.

BNP has been rated A+ by Standard & Poor's, as at 6 August 2020. Standard & Poor's is an independent credit rating agency that uses a scale to denote creditworthiness, ranging from AAA (highest) to D (lowest). Issuers within the A rating band are described by Standard & Poor's as having strong capacity to meet their financial commitments but are more susceptible to the adverse effects of changes in circumstances and economic conditions than those issuers rated AAA or AA. Further information about ratings can be obtained via this website: www.spglobal.com/ratings/en/about/understanding-credit-ratings

Capital at risk – Triple Index Income Plan

Initial capital is not 100% secure with this structured product. If at maturity on 30 September 2025 the lowest performing index is below 60% of its initial level, the initial capital being returned will be reduced by any negative performance. For example, if the FTSE 100 index were 50% below its initial strike level, the initial investment would be reduced by 50%. Therefore, **the return of the original capital invested is not guaranteed**.