

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

<b>Product name:</b>	<b>Flexible Forward</b>
<b>Manufacturer:</b>	Eurobank Limited www.eurobank.cy, for more information call +357 22 208079
<b>Competent Authority:</b>	Central Bank of Cyprus is responsible for supervising Eurobank Limited in relation to this Key information Document
<b>Date of Production:</b>	04/04/2026

**Please note:** You are about to purchase a product that is not simple and may be difficult to understand.

## What is this product?

**Type:** This product is an over the counter (OTC) contract – Foreign Exchange Instrument

**Term:** The term of this product is 3 months, and it is not recommended for early termination. However, the product is designed so that the investor can choose at its discretion the dates of partial or total settlement up to and including the expiration date of the agreement. Also, during the lifetime of the product, investor may make a direct settlement or a reverse agreement for the entire remaining amount.

**Objectives:** The purpose of this product is to provide protection from an adverse move in exchange rates. The client agrees to purchase a specific amount in one currency and to sell another currency at a specific exchange rate. The client may utilize this contract in parts but upon maturity, he has the obligation to settle the contract in full. The exchange rate is fixed irrespective of fluctuating market conditions.

The contract may result in profit or loss for the client, which depending on the prevailing exchange rate on settlement or maturity date. The return of the product is likely to differ from the scenarios provided in this document.

### Product Data:

<b>Buy Currency</b>	EUR	<b>Sell Currency</b>	USD
<b>Notional Amount</b>	EUR 10,000.00	<b>Forward Rate</b>	1,00 EUR = 1.1722 USD
<b>Term</b>	3 months	<b>Underlying</b>	EURUSD
<b>Underlying type</b>	Foreign currency exchange rate		

**Intended investor:** This product is addressed to retail investors (according to MiFID) with exposure to the foreign currency exchange market (due to future liabilities or foreign currency requirements). Therefore, the product is intended for retail investors with sufficient knowledge and/or experience in these types of products, an ability to bear financial losses exceeding the initially invested capital and, do not require capital protection (repayment of the invested capital is not guaranteed), and an investment horizon consistent with the maturity date of the product.

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

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The risk indicator assumes you keep the product until the agreed settlement date.  
You may not be able to end your product easily or you may have to end at a price that significantly impacts on how much you get back.

← Lower risk
Higher risk →

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class. We classify all OTC derivatives as being of the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions are unlikely to impact the capacity of Eurobank Limited to pay you. In some circumstances, you may be required to make further payments to pay for losses. **The total loss you may incur may significantly exceed the amount invested.** This product does not include any protection from future market performance so you could lose some or all of your investments. If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from an Investor Compensation Fund (see section "What happens if the Bank is unable to pay out?"). The indicator shown above does not consider this protection.

### Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

<b>Recommended Holding Period:</b>	<b>3 months</b>		
<b>Example Nominal Amount (*):</b>	<b>EUR 10,000.00</b>		<b>If you end at the Recommended Holding Period</b>
<b>Scenarios</b>			
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose part or all of your investment, or have to make further payments to cover your losses.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>		-2,234.00 EUR
	Percentage return		-22.34 %
<b>Unfavourable</b>	<b>What you might get back after costs</b>		-660.00 EUR
	Percentage return		-6.60 %
<b>Moderate</b>	<b>What you might get back after costs</b>		-176.00 EUR
	Percentage return		-1.76 %
<b>Favourable</b>	<b>What you might get back after costs</b>		304.00 EUR
	Percentage return		3.04 %

The above scenarios are forward-looking estimations based on past performance data and on certain assumptions and do not constitute an accurate measure. Markets could develop very differently in the future and actual return will vary depending on market returns during the investment holding period.

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

This product cannot be easily ended. If you exit the investment earlier than the recommended holding period you do not have a guarantee and you may have to pay extra costs.

\* The calculation is based on the notional of the contract (in this example EUR 10,000.00).

## What happens if the Bank is unable to pay out?

In the case of insolvency or other failure of the Bank to meet its obligations arising from the agreement, the investor may suffer a total loss of their capital. In the event that the Bank is unable to fulfill its obligations with respect to this product, due to its financial circumstances, the investor who has been categorized as a retail client, may be entitled to compensation to some extent, from the Investor Compensation Fund (the "ICF") for Clients of Banks pursuant to applicable law, if the necessary preconditions, as defined by the legislation, are fulfilled. The

maximum amount of compensation payable to the investor, deemed as eligible for compensation, would amount to €20,000 (twenty thousand euros). The said coverage applies to the total amount of claims made by the investor to the Bank, irrespective of the number of accounts, the currency, and the place of provision of the investment service. General information on the ICF has been made available to the investor in the MIFID Information Package-Part 1: General Information Document (effective from 1st May 2023). Further information on the preconditions and formalities for the payment of the compensation may be found at the Bank's branches, as well as on the Bank's website at [Information-Package\\_PART-1\\_2025\\_05 .pdf \(eurobank.cy\)](#).

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- You would get back the amount that you invested (0 % annual return).
- EUR 10,000.00 is invested.

	If you end at the Recommended Holding Period
<b>Total costs</b>	60.00 EUR
<b>Cost impact (*)(**)</b>	0.60 %

(\*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

(\*\*) This illustrates costs in relation to the notional value of the PRIIP.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

### Composition of costs

One-off costs upon entry or exit		If you end at the Recommended Holding Period
<b>Entry costs</b>	The impact of the costs already included in the price. This is the most you will pay, and you could pay less.	60.00 EUR
<b>Exit costs</b>	0.00 % of your investment before it is paid out to you	0.00 EUR
<b>Ongoing costs</b>		
<b>Management fees and other administrative or operating costs</b>	There is no management fee or other administrative or operating cost for this product This is an estimate based on actual costs over the last year.	0.00 EUR
<b>Transaction costs</b>	0 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0.00 EUR
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	There is no performance fee for this product.	0.00 EUR

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

### Recommended Holding Period: 3 months

The product is designed so that the investor can choose at its discretion the dates of partial or total settlement up to and including the expiration date of the agreement. Also, during the lifetime of the product, investor may make a direct settlement or a reverse agreement for the entire remaining amount. Nevertheless, if requested the Bank will quote an opposite transaction at any time till maturity and at the prevailing exchange rate. The difference in value of the original and the opposite transaction will be settled on maturity date.

## How can I complain?

You can submit your complaint about the product, the conduct of the product manufacturer and/or the person advising on or selling the product, in any way you wish. The Compliance Unit has a coordinating and supervisory role in the management of Eurobank Limited customer complaints. In this way, we ensure that we investigate the matter you are dealing with in a transparent, impartial and objective way and within the timeframe set by the Bank.

For more information you can visit our website [www.eurobank.cy](http://www.eurobank.cy) section "Contact us".

## Other relevant information

The investor will receive a confirmation via email with the basic terms of the transaction and a contract note with the full terms. The information contained in this key information document does not constitute a recommendation to buy or sell this product.