



# Key Information Document (“KID”)

## Purpose

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

## Tracker Certificate in USD on Topicks Index

Swiss Securities Number: 51660640 | ISIN: CH0516606404 | SIX Symbol:ENPEFG

Issuer of this Product: **EFG International Finance (Guernsey) Ltd., St Peter Port, Guernsey** | Guarantor: **EFG International AG, Zurich, Switzerland** | www.efginternational.com | Call +41-(0)58-800-1111 for more information

KID Manufacturer: **Leonteq Securities AG** | Competent Authority: Not applicable | Production date of the KID: 23.01.2020

The investor is about to purchase a product that is not simple and may be difficult to understand.

### 1. What is this product?

#### Type

This product is a Swiss Uncertificated Security under Swiss law.

#### Objectives

Objective of the product is to provide the investor with a specified entitlement according to predefined conditions. The Tracker Certificate allows the investor to participate in price movements of the Underlying (as described in more detail below) and is therefore in terms of risk comparable to a direct investment in the Underlying. The product offers the investor the right to exercise the product and the Issuer might terminate the product according to the Issuer’s Termination Right and the extraordinary termination provisions. The product has no fixed lifetime and will be redeemed after the investor has exercised or the Issuer has terminated the product. The possibilities for the redemption of the product are as follows:

After the exercise or the termination or on the Redemption Date, the investor will receive a Cash Settlement in the Settlement Currency that equals the Final Fixing Level of the Underlying adjusted by the Units and as the case may be by the FX Rate.

Each investor has an annual right, on the 20/01 for the first time on the 20/01/2021 to exercise the products for redemption by delivering a duly completed and signed redemption notice to the Paying Agent.

The Issuer has the right to call all products for early redemption (the “Termination Right”) at any time with a 10 business days (prior to the respective Final Fixing Date) notice by announcement (the “Termination Announcement”). The Termination Announcement will specify the Final Fixing Date and the respective Redemption Date.

#### Underlying

The Underlying is an actively managed index (the “Index”) which is discretionarily managed by the Index Sponsor. The components of the Underlying (the “Components”) are rebalanced on a regular basis. The Index Sponsor determines and is responsible for the composition of the Underlying and may add, replace or remove Components in accordance with a set of predefined index guidelines.

The Index universe consists of eligible components and may include Shares, Funds, Cash Instruments as determined by the Index Sponsor. The Index may not maintain short positions. A maximum of 100 Components may be included in the Index. The Index Sponsor may submit a maximum of 250 rebalancing requests per year.

<b>Currency of the product (Settlement Currency)</b>	US Dollars (“USD”)	<b>Minimum Investment / Minimum Trading Lot</b>	USD 1'000.00
<b>Issue Date</b>	27/01/2020	<b>Underlying</b>	Topicks Index
<b>Initial Fixing Date</b>	20/01/2020	<b>Index Sponsor</b>	EFG ASSET MANAGERS SAM
<b>Last Trading Day/Time</b>	Open-end	<b>First Exchange Trading Date</b>	27/01/2020
<b>Denomination</b>	USD 1'000.00	<b>Issue Price</b>	100.00%
<b>Settlement Type</b>	Cash Settlement	<b>Exchange Listing</b>	SIX Swiss Exchange AG
<b>Currency Risk</b>	If the Underlyings are calculated in a currency different from the Currency of the product, the conversion into the Currency of the product will be carried out at the relevant exchange rate.	<b>Index Calculation Agent</b>	LEONTEQ Securities AG
<b>Initial Fixing</b>	USD 1'000.00; the official close of the Underlying on the Initial Fixing Date	<b>FX Rate</b>	1.00000; FX Rate means the prevailing exchange rate on a Scheduled Trading Day
<b>Units</b>	1.00000; Units means the notional units of the Underlying per product on a Scheduled Trading Day	<b>Scheduled Trading Day</b>	Scheduled Trading Day means any calendar day on which a value for the Underlying is scheduled to be published.
<b>Redemption Date</b>	Open-End or in the case of an exercise of the Issuer’s Termination Right, as specified in the Issuer’s Termination Right or the Investor Redemption the 5th business day following the Final Fixing Date	<b>Final Fixing</b>	Open-End or in the case of an exercise of the Issuer’s Termination Right, as specified in the Issuer’s Termination Announcement or in case of an exercise of the investor Redemption, the day for which the Paying Agent receives the duly signed Redemption Notice
<b>Final Fixing Level</b>	Official close of the Underlying on the Final Fixing Date		

The Issuer may, with immediate effect, terminate the product if an extraordinary event occurs. Examples of extraordinary events include the loss of an Underlying, tax events and the discontinuation of the Issuer’s ability to carry out the necessary hedging transactions. In the case of any termination, the Redemption Amount may possibly be significantly below the purchase price. Even a total loss of the investment is possible.

#### Intended retail investor

- The product is aimed at retail investors who intend to form private assets and have a long-term investment horizon.
- The investor can bear losses up to the total loss of the investment amount and attaches no importance to products with capital guarantee.
- **KNOWLEDGE & EXPERIENCE:** Investors who have **both** of these characteristics: Basic knowledge of the financial instruments in question (a basic investor can take investment decisions based on regulatory documents or basic information provided by the distributor); and no experience of financial markets



**5. How long should the investor hold it and can the investor take money out early?****Recommended holding period: 5 years**

The average investor holds this kind of product for about 5 years on average. Furthermore, this period enhances the comparability with other investment products without a fixed lifetime.

In unusual market situations, or in the event of technical faults/disruptions, a purchase and/or sale of the product can be temporarily hindered, or may not be possible at all.

**6. How can the investor complain?**

Any complaint regarding the person advising on, or selling, the product on the relevant website can be submitted directly to that person.

Any complaint regarding the product or the conduct of the Issuer of this product can be submitted to the following address: Leonteq Securities AG, Europaallee 39, 8004 Zurich, Switzerland, kid@leonteq.com, www.leonteq.com.

**7. Other relevant information**

Any additional documentation in relation to the product and in particular the simplified prospectus and the programme (including any supplements hereto) are published on the website: [www.leonteq.com](http://www.leonteq.com). In order to obtain more detailed information – and in particular details of the structure of and risks associated with an investment in the product – the investor should read these documents.

Furthermore, Leonteq created the KID after having made certain assumptions and exercised certain discretion with respect to calculations of key figures and performance scenarios and is going to reassess and adapt its assumptions as it deems appropriate from time to time.