



## 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 the product:** Time Deposit linked to the Brazilian Real. (the "product")  
**Product Manufacturer:** Banco Bradesco S.A., acting through its Grand Cayman branch  
 Call +44 20 7382-0083 for more information  
 www.bradesco.com.br  
**Competent Authority:** The Cayman Islands Monetary Authority – CIMA  
**Date of production of the KID:** 31/August/2022

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

### What is this product?

**Type:** The product is a **Currency-linked Structured Deposit** with Banco Bradesco S.A., acting through its Grand Cayman branch **linked to the Brazilian Real (BRL)** with a **specified maturity of 720 days**.

**Objective:** The product is a structured investment product with an embedded derivative under which your return is linked to the exchange rate between the US Dollar (the Deposit Currency) and the Brazilian Real (the Alternative Currency). The objective of this product is to give you exposure to the Brazilian Real and interest in this currency while receiving your investment return in US Dollars. This exposure is achieved by using a swap derivative where you exchange the interest rate that you would receive in a US Dollar deposit for the interest rate in Brazilian Real. This is how the product achieves its objectives.

Provided there is no early withdraw of the product, on the maturity date you will be paid principal and interest in the Alternative Currency converted to the Deposit Currency by the fixing rate defined by the Brazilian Central Bank two business day prior to maturity.

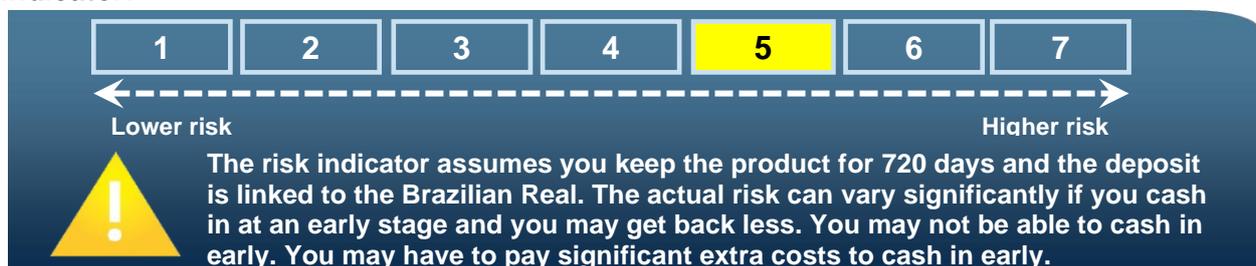
If there is no depreciation in the Alternate Currency relative to the Deposit Currency to or beyond the initial exchange rate agreed on the trade date, you will receive a bigger amount than the initial amount in the Deposit Currency.

If there is depreciation in the Alternate Currency relative to the Deposit Currency to or beyond the initial exchange rate agreed on the trade date, you will receive a smaller amount than the initial amount in the Deposit Currency. In this case, the resulting amount in the Deposit Currency can be significantly smaller than the initial principal amount in this currency or you may lose the entire value of your investment. A similar outcome can occur if Banco Bradesco is unable to pay you back for any reason.

**Intended retail investor:** This product is suitable for retail clients who are investors with sufficient knowledge of sophisticated investment products. This product is aimed at retail clients who would like the chance to earn a higher return than a conventional time deposit based on the performance of the Brazilian Real, who are prepared to invest for the full length of the investment tenor and who prefer a short recommended holding period between 1-3 months. This product is not suitable for those who do not wish to be exposed to currency risk when the maturity proceeds are converted to the Deposit Currency or those who are looking for early redemption or a capital protected investment. This product is aimed at retail clients who are able to bear any loss incurred as a result of currency movements (which could be the total amount of your investment) and who are willing to accept fluctuations in price and returns. On a scale risk ranging from 1 (very low risk) to 7 (very high risk) this product is rated 5 which is a medium to high risk class.

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

#### Risk indicator:





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 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity for you to receive a positive return on your investment. It's important to emphasize that the **full invested amount is at risk and can be lost. The product is denominated in a currency other than Euro therefore when the results may change depending on the currency fluctuation when expressed in Euros.**

The product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

### Performance scenarios:

Investment US\$ 10,000		1 year	2 years (maturity of the Product)
Scenarios			
Stress scenario	<b>What you might get back after costs</b>	US\$ 7,600.65	US\$ 6,963.47
	Average return each year	-12.00%	-15.18%
Unfavourable scenario	<b>What you might get back after costs</b>	US\$ 7,600.65	US\$ 6,963.47
	Average return each year	-12.00%	-15.18%
Moderate scenario	<b>What you might get back after costs</b>	US\$ 10,355.91	US\$ 10,696.19
	Average return each year	1.78%	3.48%
Favourable scenario	<b>What you might get back after costs</b>	US\$ 14,109.65	US\$ 16,429.44
	Average return each year	20.55%	32.15%

This table shows the money you could get back over the next 720 days (maturity of the Product), under different scenarios, assuming that you invest US\$ 10,000 in a Product. The minimum investment amount can be higher than the amount shown here.

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 investment. 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. This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before the maturity. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so.

The figures shown include all the costs of the product itself, but may not include all the costs 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.

### What happens if Banco Bradesco S.A. Grand Cayman branch is unable to pay out?

You are exposed to the risk that Banco Bradesco S.A. Grand Cayman branch might be unable to fulfil its obligations in respect of the product (for example in the event of its default or liquidation). If Banco Bradesco S.A. Grand Cayman branch is unable to pay out, you may lose all of your investment. Your loss would not be 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 US\$ 10,000. The figures are estimates and may change in the future.



### Cost over time:

The person selling you, distributing to 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 US\$ 10,000 scenarios	If you cash in after 1 year	If you cash in at the maturity
Total costs	US\$ 99.05	US\$ 99.05
Impact on return (RIY) per year	0.99%	0.50%

### Composition of cost:

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			
One-off costs	Entry costs	0.50%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less.
	Exit costs	0%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0%	This product does not have any performance or other incidental fees.
	Carried interests	0%	This product does not have any carried interest cost.

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

**Recommended holding period: the maturity of the Product, in this case, 720 days.**

This product aims to provide you with the return described under "What is this product?" above. However, this only applies if the product is held until its maturity, in this case, 720 days. If you wish to terminate the product early, Banco Bradesco S.A. may incur and charge you some costs as a result (for example Banco Bradesco S.A. may incur costs adjusting its hedging arrangement which will be impacted by market values and other factors. By selling the product before its maturity you may receive back less than you would have received if you had kept the product until maturity.

### How can I complain?

Should you wish to complain about the Product or the Product Manufacturer, you can do so by contacting us by email: [4510.intlgroup@bradesco.com.br](mailto:4510.intlgroup@bradesco.com.br), post: Cidade de Deus, s/nº, Prédio Amarelo – 2º andar, Vila Yara, CEP: 06029-900, Osasco, SP, Brazil, or website: [www.bradesco.com.br](http://www.bradesco.com.br). Should you have a complaint about a person who is advising on, or selling, an investment in the Product you should pursue that complaint with the relevant person in the first instance.

### Other relevant information

We can provide you with an example of the documentation relating to the Product. These documents are available upon request.