

KEY INVESTOR INFORMATION SHEET (“KIIS”)

Important Notice: Eurivex Ltd (the “Company” or “Eurivex” or “project owner”) has prepared this document to provide you with key information about this investment product. It is not marketing material. The information is presented to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other similar products.

Eurivex cautions investors against relying on this Key Investment Information Sheet (“KIIS”) to estimate future returns or as a useful comparison against other investment products.

Information about the project owner and the project

Project Owner

Eurivex Ltd incorporated on 28 September 2009 in Cyprus, with registration number 255430 as a limited liability company is licensed since 2010 by the Cyprus Securities and Exchange Commission (CySEC) to act as an investment company under license number 114/10.

Project details

The Company will be issuing and offering investors Performance Linked Notes (“PLNs” or “Bonds”) and investing the proceeds of the offer in Cyprus and EU government bonds. The underlying assets of the issue have the following characteristics:

Issuer:	Eurivex Ltd
Name of Product:	Eurivex T-bill 11
ISIN:	CY0240642112
Type of Investment:	Performance Linked Notes (“PLNs” or “Bonds”)
Underlying assets:	Cyprus government Treasury Bills (T-bills) and or other short-term Eurozone government bonds
Open period for investment:	Anytime but before 20 th November 2023
Date of Issue:	09 November 2023
Duration:	13 weeks
Maturity:	23 February 2024
Minimum Rate of Return:	4.00% per annum
Minimum Investment:	€1,000 per investment
Min Auction fill amount:	€20,000 per investment (since Eurivex invests the proceeds in T-bill auctions, full investment amount participation is not guaranteed, but we pledge that your order will be filled at least by minimum amount of €20,000)
Eligibility to invest:	All EU nationals above the age of 18 with active accounts with Eurivex and cleared funds in their Eurivex wallet.
Brokerage & Custody fees:	Zero
Trading Venue:	Eurivex Electronic Platform Secondary Market: You can exit your investments early at any time by listing the investment on the Secondary Market. Access to the Secondary Market is restricted only to those with active accounts. There is no guarantee that there will always be liquidity or interest to trade for limit orders.
Bulletin Board:	A digital interface on the website which aggregates and broadcasts buying and selling interests of investors. This is not a multilateral trading system. You may only post trading interests to other clients. Eurivex will not be involved in any negotiations between investors or be part of the transaction.
Guarantee:	The PLNs are not guaranteed but since Eurivex is a member of the Cyprus Investor Compensation Fund, then in the unlikely event that Eurivex would default, retail investors may be compensated for maximum of up to €20,000 per investor.
Listing:	The bonds are listed on Vienna Stock Exchange’s MTF Market

About Eurivex and Contact details

Date and place of incorporation:	28 September 2009, Cyprus	Registration number:	HE 255430
Regulator and License number:	CySEC, number 114/10	ISIN:	CY0240642112
CFI code, FISN number:	DBZUFR, EUR/ZERO CPNBD 20280831 UNSEC/UNGTD	LEI:	213800D3UKCFEQXCQD09

Board of Directors:

Mr. Shavasb Bohdjalian – CEO, Head of Placement without firm commitment
 Mr. Antranic Keremidjian – CFO, Head of Custody and Safe-Keeping
 Mrs. Greta Bohdjalian – Head Reception, Transmission and Execution of Orders and Customer Support
 Mrs. Anna Stylianos and Mr. George Hinis – Non-Executive Independent Directors

Auditors: Grant Thornton Cyprus

Address: 18 Kyriakou Matsi Avenue, Victory Tower, 1st floor, 1082 Nicosia, Cyprus

Email: info@eurivex.com

Website: <https://www.eurivex.com/>

Tel: +357 22 028830

Management Responsibility Statement

The project owner declares that, to the best of their knowledge, no information has been omitted or is materially misleading or inaccurate. The project owner is responsible for the preparation of this key investment information sheet.

How it works

The Cyprus government primary bond auctions for Treasury Bills of 13 weeks maturity provide a very satisfactory return compared to current account interest offered by the banks.

During the auction held in October 2023 for the 13 Week Treasury Bills (T-bills) Auction, the average yield hit 4.05% according to Cyprus Public Debt Management Office.

This is the result of the primary auction, for which a minimum bid of €500,000 is required for participation. Thereafter, people can purchase such T-Bills through the secondary market on the Cyprus Stock Exchange. However, since there is huge demand for such short-term T-bills, there is hardly any trades transacted on the secondary market, and investors with small amounts seldom manage to buy the T-bills at the initial rate and are obliged to pay a high margin.

Eurivex is facilitating the entry of small investors by offering same maturity bonds at 4% return per annum with minimum investment amount set at €1,000. In other words, Eurivex collects all the bids from its investors and participates in the primary auction in order to pass the benefit to the public.

Eurivex is offering its bonds with a return of 4% per annum with the difference in the rate from the Cyprus government auction rate being our profit. No other charges such as brokerage or custody or exit penalties apply, which means customers pay zero brokerage, zero custody and zero penalties on exit.

The Eurivex bonds are also listed on the Vienna Stock Exchange's MTF Market.

Eurivex customers have the opportunity for earlier exit by offering their bonds for sale via the Secondary Market to other investors. In such a case, the bondholder decides the price at which the offering is made, and it is up to other Eurivex customers to make bids to purchase the bonds.

Since the bonds are listed on a recognised stock exchange – the Vienna Stock Exchange, means that Eurivex deducts and applies 3% defense tax on interest income earned as opposed to 17% defense tax on interest income earned on bank deposits.

Performance scenarios

What you get from this product depends on the future performance of the market. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios presented are examples based on certain assumptions. Markets could develop very differently in the future. Below you will find performance scenarios should you decide to invest €10,000 for the full 13-week period:

Prospects for principal return and income under various market conditions

	Various Market Conditions Nominal amount of €10,000	13 weeks (Recommended Holding Period)
Stress Conditions	What you might get after costs Average return/loss over nominal amount	€8,000.00 -20.00%
Unfavorable Conditions	What you might get after costs Average return/loss over nominal amount	€10,000.00 0.00%
Moderate Conditions	What you might get after costs Average return/loss over nominal amount	€10,100.00 4.00%
Favorable Conditions	What you might get after costs Average return/loss over nominal amount	€10,100.00 4.00%

The Stress Conditions imply that the Cyprus government and other Eurozone member states are in dire financial situation and Member States are unable to meet their obligations to repay their bonds in full and thus proceed with a partial bond haircut or a form of taxation where the bond is repaid at 80% of its nominal value.

The Unfavourable Conditions imply that the Cyprus government and other Eurozone member states are facing some kind of economic stress and are unable to pay interest on their obligations but will return the principal amount invested in their bonds.

The Moderate Conditions imply that there is no stress situation in eurozone markets, and the rate of return meets the minimum return promised over the duration of this product.

The Favorable Conditions imply that the yield received by Eurivex for investing in eurozone member state bonds is better than anticipated and some of this excessive return was decided by Eurivex Management to pass to investors.

The table above shows the money you could get over 13 weeks, under different scenarios, assuming you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. Past performance is not available due to the type of product offered, and therefore this has not been included in the preparation of the scenarios presented above.

The figures do not take into account your personal tax situation, which may also affect the net amount you receive. The stress scenario shows what you can earn in extreme market conditions. The unfavorable, moderate and favorable scenarios presented are examples.

Risk Warning

This offer has been neither verified nor approved by the Cyprus Securities & Exchange Commission or the European Securities and Markets Authority (ESMA). The appropriateness of your experience and knowledge have not necessarily been assessed before you were granted access.

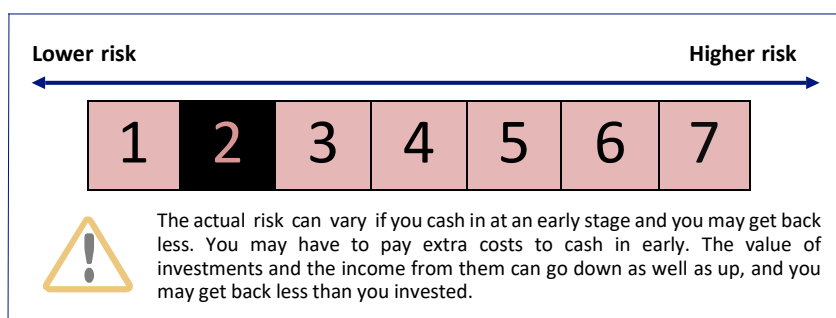
By making this investment, you assume full risk of making this investment, including the risk of partial or entire loss of the money invested. Investment in this project entails risks. You may not receive any return on your investment. This is not a savings product and you should not invest more than 10% of your net wealth in such projects. You may not be able to sell the investment when you wish.

Risk Factors - Main risks associated with the project

The capacity of the Issuer to meet its obligations arising from the issue of the PLNs and its ability to meet its obligations will be affected by, among other things, changes in general business environment and global economic conditions, changes in inflation and interest/exchange rates, country risk, capital risk, liquidity risk, market risk, credit risk, risks from estimates and valuations, operational risks, legal and regulatory risks. This list is not exhaustive. The intention is to include the major risks to which investors are exposed by investing in the bonds.

We have classified this product as 2 out of 7, which is a low-risk class. The risk indicator below assumes you keep the product for 13 weeks. 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 you do not get any return on your investment. This rates the potential losses from future performance at a low level, since poor market conditions are unlikely to impact the amount you could get back. Changes to tax laws/treaties may also adversely affect returns on the investment.

The actual risk can vary if you cash in at an early stage and you may get back less. Market developments in the future cannot be accurately predicted. Be aware that you may lose part or all your investment.



Risks associated with the PLNs

Liquidity, Marketability and General Market Volatility Risks: The PLNs or bonds will be new securities which will not be widely distributed and for which there is currently no active trading market. If the bonds are traded after their initial issuance on the Secondary market of Eurivex, they may trade at a discount to their initial offering price, depending upon prevailing interest rates, the market for similar securities, general economic conditions and the financial condition of the Issuer. Accordingly, there is no assurance as to the development or liquidity of any trading market for the bonds, and hence, there is a lack of liquidity on the open market for the PLNs. Market fluctuations, as well as adverse economic conditions, may negatively affect the price of PLNs.

Information related to the offering

Investment terms and payment

In order to apply for the PLNs, prospective investors will need to open a brokerage/custody account with Eurivex. The login page can be reached at <https://trade.eurivex.com/login>

All investors must pass Eurivex due diligence and submit valid passport/ID, proof of address and complete a questionnaire. Once accepted, then Eurivex will give you access to its electronic trading platform and invite you to transfer funds to Eurivex Clients Bank account, after which you may decide what amount to invest in the PLNs, subject to you acknowledging that you have read and understood the contents of this document.

Custody and delivery of bonds to investors

Transfer restrictions apply. Once the funds have cleared and Eurivex receives an instruction for purchase through its electronic system, a confirmation will be sent to the investor through the Eurivex platform. You may use your login details to check your balance. The Custody of the bonds is exclusively with Eurivex. This means the bonds cannot be transferred to any third-party institution.

Safekeeping of your funds

When you decide to invest, you send funds directly to the Eurivex "Clients' Account" held with a reputable financial institution. This account is separate from other Company accounts and cannot be used by the Company for any purpose other than your investment. Any claims for refunds/payment of proceeds will be made through this account to the account which you have used to make the initial deposit.

Guarantees

This investment is not secured by a guarantor or collateral in the event that the Company becomes insolvent or the underlying asset defaults. Such damages are not covered by any compensation or guarantee system. If Eurivex were to default, retail investors are covered up to €20,000 under the Cyprus Investor Compensation Fund rules, irrespective of your country of residence. More details can be found directly on the CySec's website at: <https://www.cysec.gov.cy/en-GB/investor-protection/tae/directive/>

Investor rights

Key rights

PLNs do not carry voting rights or dividend rights.

Eurivex will provide risk warnings whether the investment is suitable for your knowledge and financial situation, but we cannot restrict you from investing in an unsuitable product if you wish to do so.

If you have a Complaint

If you have a complaint, please contact the Company by telephone at 22028838 or by email at complaints@eurivex.com

Date of this document is 8 November 2023