

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.

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.

Information about the project owner and the project

Platform Owner

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

Offering details

The Company will be issuing and offering investors the ability to invest directly in EU government bonds. The underlying assets of the issue have the following characteristics:

- Treasury Bills of short-term duration, standalone or mixed with other short-term Eurozone government bonds;
- Target market: Retail clients based in Cyprus and other Eurozone member states seeking low-risk, steady yield investments;
- The return varies and depends on the duration of the selected assets;
- Minimum investment: €1,000 per investor.
- Maximum investment: €100,000 per investor;
- Redemption date: According to the maturity of the eurozone bonds or T-bills as the case may be;
- Costs on investors: Zero for both brokerage and custody. Bank charges and transfer fees apply.

Snapshot of key characteristics

Issuer:	Country in EU, as applicable
Name of Product:	Eurozone bonds
Type of Investment:	Bonds
Underlying assets:	Eurozone government bonds or Treasury Bills (T-bills)
Open period for investment:	Any time
Date of Issue:	Based on Date of issue of eurozone government bond or T-bills
Duration:	Based on Maturity of eurozone government bond or T-bills
Maturity:	Based on Date of expiry of eurozone government bond or T-bills
Minimum Rate of Return:	The return varies and depends on the duration of the selected assets
Minimum Investment:	€1,000 per investment
Maximum Investment:	€100,000 per investment
Eligibility to invest:	All EU nationals above the age of 18 who have approved active accounts with Eurivex and cleared funds in their Eurivex wallet
Brokerage & Custody fees:	Zero. No charges applicable on investors except respective bank charges
Trading Venue:	Eurivex Electronic Platform
Secondary Market:	Eurivex Electronic Platform subject to buying interest from other investors. There is no guarantee that there will always be liquidity in the Eurivex Electronic Platform or interest to trade for limit orders
Guarantee:	The bonds are not guaranteed.

Contact details

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Management Responsibility Statement

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

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 previous results and 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 12-week period:

Prospects for principal return and income under various market conditions

Various Market Conditions Nominal amount of €10,000		Action	12 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		€10,057.69 3.50%
Favorable Conditions	What you might get after costs Average return/loss over nominal amount		€10,061.15 3.65%

The Stress Conditions imply that the Cyprus government and or other Eurozone member states are in dire financial situation and the bonds are trading at 80% of their value, so in such conditions, you will receive 80 cents for every euro invested.

The Unfavourable Conditions imply that the Cyprus government and or 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 Favourable Conditions imply that the yield for investing in eurozone member state bonds is better than anticipated based on market conditions.

The table above shows the money you could get over 12 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 unfavourable, moderate and favorable scenarios presented are examples.

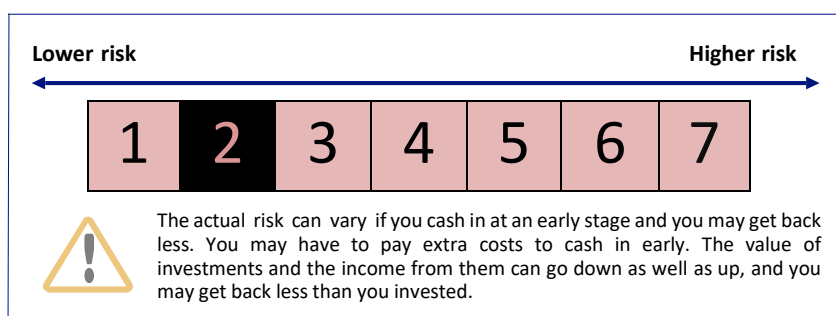
Risk Factors

Main risks associated with the project

The capacity of the Cyprus or any other eurozone government to meet their obligations arising from the issue of the bonds or T-bills and their ability to meet the 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 to by investing in bonds or T-bills.

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 12 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 bonds

Liquidity, Marketability and General Market Volatility Risks: The bonds or T-bills 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 or globally on stock exchanges, 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. Market fluctuations, as well as adverse economic conditions, may negatively affect the price of bonds including changes in credit ratings.

Information related to the offering

Investment terms and payment

In order to apply for the bonds, 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 bonds, subject to you acknowledging that you have read and understood the contents of this document.

Custody and delivery 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.

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, investors may apply to be covered up to €20,000 under the Cyprus Investor Compensation Fund rules. 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

Bonds do not carry voting rights or dividend rights.

If you have a Complaint

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