

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

Product name:	Digital coupon on Solactive Climate Change Index (EUR)
Product identifier:	ISIN: XS2332971782
Manufacturer:	Eurobank S.A. www.eurobank.gr, 8 Othonos street, 10557, Athens, Greece tel.+30 210 3337000
Competent Regulatory Authority:	Authorized by Bank of Greece www.bankofgreece.gr and regulated by the Hellenic Capital Markets Commission www.hcmc.gr
Date of production:	21/04/2021

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 a structured note.

Objectives: This product is designed to provide a return in the form of (1) conditional interest amounts and (2) a cash payment on the maturity date. The product has a fixed term and will terminate on the maturity date.

- Interest amounts: on each Interest Payment Date you will receive an interest payment of EUR Notional amount *2.60% if the reference level of the Underlying Index on the immediately preceding Interest Valuation Date is at or above the Initial Reference Level. If this condition is not met, you will receive no interest payment on such Interest Payment Date. The relevant dates are shown in the table below.
- Initial Reference Level: Official closing level of the Underlying Index on the Issue Date, the Initial Valuation Date: 23 April 2021.
- Reference Level: Official closing level of the Underlying Index on each relevant Interest Valuation Date.

The relevant Interest Rate Valuation Dates and Interest Payment Dates are shown in the table below.

Interest Valuation Dates	Interest Payment Dates
18-Apr-22	25-Apr-22
17-Apr-23	24-Apr-23
16-Apr-24	23-Apr-24
16-Apr-25	23-Apr-25
16-Apr-26	23-Apr-26

Termination on the maturity date: On termination of the product on the maturity date you will receive the Product Notional amount.

Under the product terms, certain dates specified above will be adjusted if the respective date is either not a business day or not a trading day (as applicable).

The product terms also provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the product issuer may terminate the product early. These events are specified in the product terms and principally relate to the underlying index, the product and the product issuer. The return (if any) you receive on such early termination is likely to be different from the scenarios described above and may be less than the amount you invested.

Product Data:

Product Currency	EUR	Interest & Interest frequency	2.60%, Annual payment
Product Notional amount	EUR 50,000	Issue Price	100% of the product notional amount
Minimum denomination	EUR 50,000	Maturity date	23 April 2026
Underlying Index	Solactive Climate Change Europe BTI Price Index (Bloomberg: SBTICCPE Index)	Redemption on the Maturity Date	The Product Notional Amount

Intended retail investor: The product is intended to be offered to retail investors who fulfil all of the criteria below:

1. they have the ability to make an informed investment decision through sufficient knowledge and understanding of the product and its specific risks and rewards, with experience of investing in and/or holding a number of similar products providing a similar market exposure, either independently or through professional advice;
2. they seek income and/or full principal protection, subject to the issuer's ability to pay, expect the movement in the underlying to perform in a way that generates a favorable return and have an investment horizon of the recommended holding period specified below;
3. they accept the risk that the issuer could fail to pay or perform its obligations under the product but otherwise they are not able to bear any loss of their investment; and
4. they are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

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 maturity date. You may not be able to end your product early. You may have to pay significant extra costs to end your product early.

← 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 5 out of 7, which is a medium high risk class.

To the extent the currency of the country in which you purchase this product differs from the product currency, please be aware of currency risk. You will receive payments in a different currency so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are entitled to receive back at least 100.00 % of your capital. Any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash-in before maturity or in case of immediate termination by the issuer.

If we are not able to pay you what is owed, you could lose your entire investment.

For detailed information about all risks relating to the product please refer to the risk sections of the Eurobank S.A. Programme and any supplements thereto as specified in the section "Other relevant information" below.

Performance Scenarios

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

Investment of EUR 10,000.00

Scenarios		1 year	3 years	23/04/2026 (recommended holding period)
Stress	What you might get back after costs	EUR 9,778.54	EUR 9,771.68	EUR 9,770.00
	Percentage return per transaction	-2.20 %	-0.77 %	-0.46 %
Unfavourable	What you might get back after costs	EUR 10,054.93	EUR 9,829.31	EUR 9,770.00
	Percentage return per transaction	0.55 %	-0.57 %	-0.46 %
Moderate	What you might get back after costs	EUR 10,652.67	EUR 10,625.16	EUR 10,532.06
	Percentage return per transaction	6.49 %	2.04 %	1.04 %
Favourable	What you might get back after costs	EUR 10,913.78	EUR 11,031.54	EUR 11,040.10
	Percentage return per transaction	9.09 %	3.32 %	2.00 %

This table shows the money you could get back over the next 5 years under different scenarios, assuming that you invest EUR 10,000.00.

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 product. 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. In addition, you should note that the results shown for the intermediate holding periods do not reflect estimates of the product's future value. You should therefore not base your investment decision on the results shown for these interim holding periods. 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.

What happens if the manufacturer is unable to pay out?

You are exposed to the risk that the Bank, as issuer, might be unable to meet its obligations in connection with the product, for instance in the event of bankruptcy or an official directive for resolution action. In case of the Bank's resolution, the rules and measures enshrined in the Law 4335/2015 and the Bank Recovery and Resolution Directive 2014/59/EU (BRRD) shall apply. Within this legislative framework, the resolution authorities can adopt the bail-in recovery tool, which may have significant consequences for you as an investor, since it may materially adversely affect the value of the product and could lead to you losing some or all of your investment in the product. Please note that the product is a debt instrument and as such is not covered by any deposit protection 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 the recommended holding period. They include potential early exit penalties. The figures assume you invest EUR 10,000.00. The figures are estimates and may change in the future.

Investment of EUR 10,000.00

Scenarios	If you cash in after 1 year	If you cash in after 3 years	If you cash in at the recommended holding period
Total costs	EUR 230.00	EUR 230.00	EUR 230.00
Impact on return (RIY) per year	2.49 %	0.80 %	0.48 %

Composition of costs: 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	0.48%	The impact of the costs already included in the price.
	Exit costs	N/A	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	N/A	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	N/A	The impact of the costs that we take each year for managing your investments.

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

Recommended Holding Period: 5 years

The product aims to provide you with the return described under "1. What is this product?" above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until 23 April 2026 (maturity).

The product does not guarantee the possibility to disinvest other than by selling the product either (1) through the exchange (if the product is exchange traded) or (2) off-exchange, where an offer for such product exists. No fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable. 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?

For the submission of your complaint about the product, the conduct of the product manufacturer and/or the person advising on or selling the product the Clients Relationship Division of Eurobank Group has adopted the following 3 steps :

1. At one of our Branches: You may visit any one of our Network Branches. Our representatives will record your complaint and forward it to the Bank's specialized Complaint Management Team. Alternatively, you can request the special Complaint Form.
2. Online or via e-mail : To send us your complaint online, you may use the complaint form available to you on our Bank's website www.eurobank.gr. Fill in your details and tell us how we can contact you. Alternatively, you may send us an email at complaints@eurobank.gr
3. By letter: You may submit your complaint by letter at the following address: Eurobank SA Customer Care PO Box 19050, Athens

In addition, in case you want to talk in person, you may contact EuroPhone Banking dialing +302109555000 or call the Global Markets Sales Division at +302103718999 (GlobalMarketsPrivateBankingSalesDesk@eurobank.gr, 8 Othonos str. 10557, Athens)

Other relevant information

The investor will receive the Pricing Supplement on the Issue Date and the Application form of the Note.

For Eurobank S.A. Programme for the Issuance of Debt Instruments please follow this link: <https://www.eurobank.gr/-/media/eurobank/omilos/enimerosi-ependuton/enimerosi-metoxon-eurobank/pistotikoi-titloi/programma-euro-medium-term-note/enimerotiko-deltio-05-11-20.pdf>

For relevant data regarding the Underlying Index please follow the link of the sponsor, Solactive AG: <https://www.solactive.com/indices/>

The information contained in this key information document does not constitute a recommendation to buy or sell this product.