



## 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.

<b>Principal Protection</b>	The Product is not protected. Potential unlimited loss .
<b>Settlement Type</b>	Physical
<b>Risk Grade</b>	Very High Risk

### Product

**FX forward contract (deliverable) on the A currency / B currency foreign exchange rate (Unique Product Identifier: RR1241). The product manufacturer is Edmond de Rothschild (Suisse) S.A. (the "Bank").**  
**Competent authority responsible for the supervision of the Bank: FINMA Switzerland.**  
**This document was revised on 22.12.2017.**

### What is the product

The product is an "over the counter" (OTC) derivative contract on a foreign exchange rate. Governing law: Switzerland.

### Objectives

The objective of the product is primarily to hedge your exposure to the relevant currency based on other payment obligations you may have in that currency. You may also seek to obtain a return on the product depending on your view of the future exchange rate between the relevant currencies. The product provides for the exchange of currencies at a pre-set exchange rate on a specified date in the future.

On the Settlement Date, you will pay the Bank the A currency Amount in exchange for the Bank paying you the B currency Amount, which represents an exchange rate equal to the A currency /B currency Forward Rate (being a rate agreed on the Trade Date).

The term of this product ends on the Settlement Date. However, the product may terminate earlier (i) in the event of a default by either you or the Bank, or (ii) following the occurrence of certain extraordinary events (principally in relation to the product, the underlying or the Bank), provided that the Bank may elect to adjust the terms instead to account for the relevant event. The amount paid to you (or, as applicable, by you) on early termination may be less (or if paid by you, more) than the amount that would have been paid had the product continued to its full term.

### Intended retail investor

The product is intended to be offered only to retail investors who:

- i. have a short-term investment horizon of 1 year or less;
- ii. are able to bear a total loss on the value of the received currency amount as a result of the depreciation of such currency;
- iii. have extensive knowledge of, and experience with, financial products and the financial markets generally; and
- iv. are seeking a growth product.

### Risk indicator

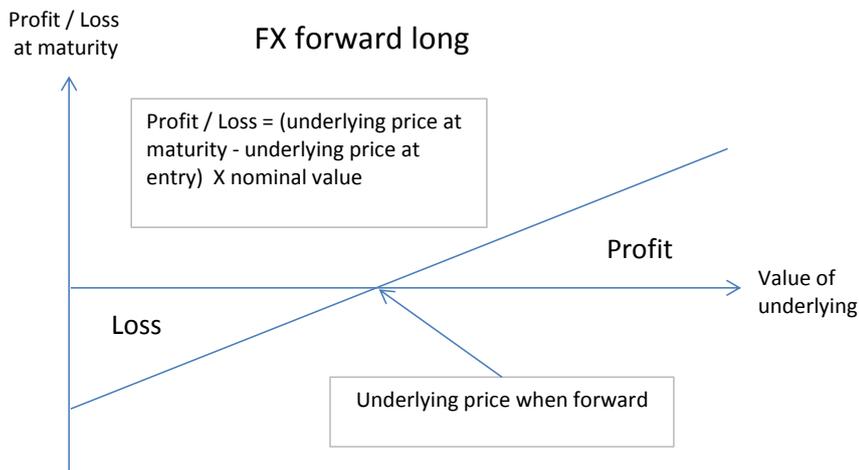


The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the market or because the Bank would not be able to pay you. This product is classified as 7 out of 7, which is the highest risk class. This takes into account two elements: 1) the market risk - that the potential losses from future performance are rated at a very high level; and 2) the credit risk - that poor market conditions are very unlikely to impact the Bank's capacity to pay you. Fx forward contracts are leveraged products; assets deposited to secure the Fx forward contract's exposure may account for only a small percentage of the traded contract's overall value. Small changes in the underlying price can result in huge gains or losses.

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.

Because the terms on which you may enter into or terminate an OTC derivative contract are negotiated individually, these may not at all times represent the best terms available to you from other sources.

This product does not include any protection from future market performance or bank's insolvency, so you could lose some or all of your investment.



In the worst case scenario, you will be obliged to buy (or sell) A currency amount and sell (or buy) B currency amount. This exposes you to the risk of an excessive investment concentration in a currency as well as the risk of an unfavourable exchange rate movement. **Potential loss is unlimited.**

In the moderate case scenario, you will be obliged to buy (or sell) A currency amount and sell (or buy) B currency amount. This exposes you to the risk of an excessive investment concentration in a currency as well as the risk of an unfavourable exchange rate movement. **Potential loss is linked to the volatility applied to the spot market price.**

In the favourable case scenario, you will be obliged to buy (or sell) A currency amount and sell (or buy) B currency amount. This exposes you to the risk of an excessive investment concentration in a currency as well as the risk of an unfavourable exchange rate movement. **Potential gain is theoretically unlimited.**

Regulations on transfers and currency exchange may become applicable to either currency. You may obtain information on possible restrictions arising thereof with respect to either currency from the governmental authorities of the home countries of such currencies.

A Fx forward contract involves elements of a speculative nature, and hence carries risks. You must take your own financial assessments and carefully consider whether this Fx forward contract is suitable for you or not regardless whether the Bank is bound by a suitability duty or not.

**General Risk Factors**

You must be aware of the specific risks and gearing features inherent to the FX Forward contract compared to the risk policy you have adopted. In this regard, you shall be deemed to be aware of the unpredictable nature of the foreign exchange rate. The foreign exchange rate could move substantially and is in particular exposed to any specific information on any underlying currency or currency's home country or and any general/speculative market movements and may as well be subject to fluctuations at any time, independently of the general fluctuation of the markets or the risks strategy adopted.

You are advised that the value of investments may go down as well as up. However, the Bank shall not be responsible for the consequences of facts or elements independent of its ability to perform your instructions, including but not limited to, strikes, technical failures on a market as well as in connection with a communication system. The Bank shall neither be responsible for the consequences of any modification in the local nor any foreign laws and regulations. The Bank shall be exempt from any responsibility due to the occurrence of force majeure events. You assume counterparty risks and, insofar as applicable, foreign exchange conversion and exchange control risks.

**What happens if Edmond de Rothschild (Suisse) S.A. is unable to make the payments ?**

In the unlikely event that the Bank is unable to pay its obligations under the product, you may not receive any amount owed to you under this product and you may therefore lose some or all of your investment. Furthermore, any payment may be delayed. The product is not covered by an investor compensation or guarantee scheme.

**Tax**

You should consult his professional tax advisor with respect to this product. Tax regulations and tax practices are subject to change. The Bank expressly excludes all liabilities in respect of any tax implications.

**What are the costs ?**

One-off costs	Entry costs	max. 1.20%	The impact of the costs already included in the product price. These costs are dependent on the amount invested.
	Exit costs	n/a	Not applicable
Ongoing costs	Portfolio transaction costs	n/a	Not applicable
	Other ongoing costs	n/a	Not applicable
Incidental costs	Performance fees	n/a	Not applicable
	Carried interests	n/a	Not applicable

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

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The recommended holding period is selected to correspond to the Settlement Date of the product. This is a product which cannot be sold or transferred. Early termination may occur in the event of a default of either you or the Bank. You cannot exchange the currency amounts earlier than the Settlement Date.

### ***How can I complain ?***

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Any complaint must be sent to the Bank to the following address: Edmond de Rothschild (Suisse) S.A., Legal Department, 18, rue de Hesse, 1204 Geneva, Switzerland.

### ***Governing Rules and Jurisdiction***

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This investment and the relationship between you and the Bank shall be governed exclusively by Swiss law. Any dispute in connection with the construction or performance of this product shall be referred solely to the Courts of the Bank's headquarters in Geneva, subject to appeal to the Swiss Supreme Court in Lausanne.

The foregoing jurisdiction shall moreover be the place of performance and the place of prosecution for clients domiciled abroad.

### ***Other terms and conditions***

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Any derivative contract comprised in the product is subject to standard market practises as defined in the International Swaps & Derivatives Association (ISDA) relevant documentation.

This document contains information on the product in a summarised form only. It does not describe all features, including events of default, market and settlement disruption events or risk factors associated with the Transaction.