



CANTOR FITZGERALD IRELAND

NORD LB 5¹/₂ YEAR FIXED TERM DEPOSIT

FOR CREDIT UNIONS ONLY

- ▶ 100% Capital protection at maturity from Norddeutsche Landesbank “Nord LB”.
- ▶ Issuer: ‘Nord LB’ Credit Rating: Fitch (A-)/Moody’s (Baa2).
- ▶ Fixed interest payments 0.50% per annum.
- ▶ Minimum Investment €250,000.
- ▶ Bank Fixed Term Deposit.

Limited Issue - Closing Date 25th April 2019.

For Credit Union clients only.

Contents

Product Summary	3
Investment Summary	4
Rationale for Investing	5
Key Features - How Does This Deposit Work?	6
About Cantor Fitzgerald Ireland Ltd. and About Norddeutsche Landesbank Girozentrale	7
What Do Credit Rating Letters Mean?	8
What Risks Should Be Considered Before Investing?	9
Target Market & Key Factors When Considering If This Deposit Is Right For You	10
Questions & Answers	11 - 12
Checklist for Investors	13
Application Form	14



A premier global financial services firm with 33 offices worldwide.

This brochure has been drafted by Cantor Fitzgerald Ireland Ltd. NORD LB has not prepared this brochure and takes no responsibility for its contents. The accuracy, completeness or relevance of the information which has been drawn from external sources is not guaranteed although it is drawn from sources reasonably believed to be reliable. Subject to any applicable law, NORD LB, Cantor Fitzgerald Ireland Ltd., nor any other provider of information or data referred to in this document, shall not assume any liability in this respect.

Product Summary

Issuer:	Norddeutsche Landesbank Girozentrale "Nord LB".
Capital Protection:	100% Capital protection at maturity is provided by NORD LB.
Lead Distributor:	Cantor Fitzgerald Ireland Ltd. is a Cantor Fitzgerald company, part of the leading global financial services group.
Target Market:	Please see page 10 for further details of the Identified Target Market. The product is not suitable for all investors and also is only suitable for a certain portion of the investment portfolio of Target Market investors.
Investment Term:	5½ Years.
Investment Rationale:	Please see page 5 for further details on the investment rationale.
Minimum Investment:	€250,000.

Product Structure:

The Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit aims to deliver fixed investment returns over a 5½ year investment term. The Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit ("The Deposit") offer investors access to a competitive fixed annual coupon for a period of 5½ Years. The Deposit is issued by NORD LB who provides 100% capital protection at the respective maturity date.

- ▶ **The 5½ Year Fixed Term Deposit** pays a fixed annual coupon of 0.50% p.a.

NORD LB is a bank, rated Fitch (A-)/Moodys (Baa2).

The deposit provides a coupon on an Annual basis.

Investment Rationale: This investment is a Deposit and permitted investments within the prescribed classes of investments as set out in the Credit Union Act 1997 (Regulatory Requirements) (Amendment) Regulations 2018. The new Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit, offers investors a fixed annual coupon. The deposit is 100% capital protected at maturity by NORD LB.

Final Maturity: After 5½ years at the final maturity date of each investment term each investor will be repaid 100% of their initial capital invested plus the coupon for the last year. The 100% capital protection is provided by NORD LB at the final maturity date only. If you encash your funds before the final maturity date you may get back less than the 100% capital protected amount.

Risk: The Deposit is categorised as a low risk investment with a 5½ year term. **Please note that even though this product is capital guaranteed at maturity, this is a long term Deposit that typically locks in returns and during inflationary periods the client investment capital may be eroded by such inflation. Equally, by locking in returns over a longer period a client may forgo higher re-investment rates should interest rates rise sooner than expected.**

Advice: This product is being marketed to Credit Union clients only. We also draw your attention to the target market assessment provided on page 10 of this brochure.

WARNING: If NORD LB were to default you will lose some or all of your investment and your investment return.
WARNING: The Deposit has a duration of 5½ years. If you decide to cash in your investment before the end of investment term, you may lose some or all of your investment and investment return.

Investment Summary

The Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit offer investors access to a competitive annual fixed coupon. This is a Deposit issued by NORD LB who provide 100% capital protection at the relevant maturity date.

► **The 5½ Year NORD LB Deposit**

pays an annual coupon of 0.50% p.a.
Minimum return 0.0%.
Maximum potential return 2.75%.

This investment is a Deposit and a permitted investments within the prescribed classes of investments as set out in the Credit Union Act 1997 (Regulatory Requirements) (Amendment) Regulations 2018. The Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit, offer investors an annual coupon of 0.50%. The deposit is 100% capital protected at maturity by NORD LB.

At the end of the 5½ years at the Final Maturity Date this Deposit returns 100% of investors' capital plus the potential annual coupon for that year. The 100% capital protection at the Final Maturity Date is provided by NORD LB.

Minimum Investment:	€250,000.
Investment Term:	5½ years.
Final Return:	100% capital protected amount + the final interest payment.
Start Date:	30th April 2019.
Maturity Date:	31st October 2024.
Issuer:	NORD LB (Moody's Baa2/ Fitch A-).

Note: Capitalised terms appearing in the brochure are defined in the Terms & Conditions section.

WARNING: The return of your capital protected amount at the Final Maturity Date, as well as the Investment Return, will be dependent on the solvency of NORD LB as Issuer, if NORD LB were to default you will lose some or all of your investment.

WARNING: Should you chose to cash in your investment at any point before the Final Maturity Date, the 100% capital protection will not apply and you may get back significantly less than you invest.

Rationale for Investing

Investment Rationale

An extended period of low interest rates and global market uncertainties have led to a challenging investment environment.

This investment is a Deposit and a permitted investment within the prescribed classes of investments as set out in the Credit Union Act 1997 (Regulatory Requirements) (Amendment) Regulations 2018.

The new Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit, offer investors a competitive annual fixed coupon over the relevant term, which is payable each year. The deposit is 100% capital protected at maturity by NORD LB.

WARNING: The Deposit has a duration of 5½ years. If you decide to cash in your investment before the end of the investment term, you may lose some or all of your investment and investment return.

WARNING: The return of your capital protected amount at the Final Maturity Date, as well as the Investment Return, will be dependent on the solvency of NORD LB as Issuer, if NORD LB were to default, you will lose some or all of your investment.

WARNING: If NORD LB were to default, you will lose some or all of your investment and your investment return.

**WARNING: Past performance is not a reliable guide to future performance.
The value of investments may go down as well as up.**

Key Features - How Does This Deposit Work?

This Deposit matures after an investment term of 5½ years and will pay a fixed coupon each year. At maturity investors will receive 100% of their initial investment back plus final coupon payable.

- ▶ **Issue Price:** 100%
- ▶ **Redemption Price:** 100%
- ▶ **Start Date:** 30th April 2019.
- ▶ **Maturity Date:** 5½ Year: 31st October 2024.
- ▶ **Capital Protection:** 100% capital protection is provided by NORD LB at maturity.

	NORD LB 5½ Year Fixed Term Deposit
Start Date	30th April 2019
Maturity Date	31st October 2024
Capital Protection	100% Capital protection at maturity provided by NORD LB
Maximum Total Return	2.75%
Minimum Total Return	0.00%
Coupon in Year 1	0.50% p.a.
Coupon in Year 2	0.50% p.a.
Coupon in Year 3	0.50% p.a.
Coupon in Year 4	0.50% p.a.
Coupon in Year 5	0.50% p.a.
Coupon at Maturity	0.25% p.a.
Calculation Agent	NORD LB

WARNING: If NORD LB were to default you will lose some or all of your investment and your investment return.

Structure: This Investment is in the form of a Deposit issued by NORD LB. The return of your 100% capital protected amount in this Investment, as well as the Investment Return, will be dependent on the solvency of NORD LB as Issuer.

Counterparty Risk: NORD LB will act as the Issuer of the Deposit. If a counterparty is unable to fulfil its contractual obligations to return funds to an investor this is known as a default. In the case of a Deposit** default by NORD LB investors would receive the Recovery Value of the Deposit. Please see pages 8-9 for further details on credit risk and the independent credit ratings of NORD LB as the issuer of the Deposit.

Valuation Risk: The value of this Deposit may, during its lifetime, be lower than the amount of the capital invested. As a consequence, the investor may lose part, or all, of the invested amount if they choose to sell their investment before the Final Maturity Date.

Market Risk: (Please see the “What risks should be considered before investing?” section on pages 10-11 for further details).

WARNING: The Deposit has a duration of 5½ years. If you decide to cash in your investment before the end of the investment term, you may lose some or all of your investment and investment return.

WARNING: The return of your capital protected amount at the Final Maturity Date, as well as the Investment Return, will be dependent on the solvency of NORD LB as Issuer, if NORD LB were to default, you will lose some or all of your investment.

WARNING: If NORD LB were to default, you will lose some or all of your investment and your investment return.



About Cantor Fitzgerald Ireland Ltd.

Cantor Fitzgerald Ireland Ltd. was formed through the acquisition of Dolmen Stockbrokers in 2012, by leading global financial services firm Cantor Fitzgerald. With a proud history of stockbroking and servicing our private clients and financial advisors in Ireland since 1995, Cantor Fitzgerald Ireland Ltd. provides a full suite of investment services, primarily in personalised share dealing, pensions and investment management, debt capital markets and corporate finance. We are recognised as a primary dealer in government deposits. Our clients include private individuals and corporate entities, financial institutions, investment funds, Credit Unions and charities. Cantor Fitzgerald, a leading global financial services group at the forefront of financial and technological innovation has been a proven and resilient leader for over 70 years.

Cantor Fitzgerald LP was originally established in 1945 and today is one of the world's preeminent investment banks, with operations in 32 cities across North America, Europe, Asia Pacific and the Middle East.

- Cantor Fitzgerald and its affiliates execute over \$200 trillion in notional financial transactions annually.
- Cantor Fitzgerald services more than 7,000 institutional clients.
- Cantor Fitzgerald's affiliates and subsidiaries include BGC, Newmark Knight Frank, CCRE, Cantor Fitzgerald Asset Management, Cantor Prime Services and other businesses.

Source: Cantor Fitzgerald, as of 13th December 2018.

NORD/LB About Norddeutsche Landesbank Girozentrale

NORD/LB is a universal bank at the heart of northern Germany and is clearly focused on its core business with special attention paid to the region. The company's headquarters in Hanover, Braunschweig and Magdeburg mark the roots of the bank in its supporting states of Lower Saxony and Saxony-Anhalt.

- Successful universal bank for over 250 years in the market
- Among the top seven German banks
- **Solid capital ratios** With a CET1 ratio at 11.5 per cent (11.2 per cent fully loaded) and total capital ratio at 16.1 per cent (15.9 per cent fully loaded) we are significantly above the regulatory requirements
- Market leader in Northern Germany in its business units private, commercial and corporate customers
- Excellent knowledge in renewable energy and infrastructure projects
- Over 30 years of experience in ship and aircraft finance
- Represented in important financial centres worldwide
- Member of the extended Guarantee Funds of landesbanks and savings banks

NORD/LB Credit Ratings

	MOODY'S	FitchRatings
Long Term (senior unsecured)	Baa3 / negative	A- / negative
Deposits	Baa2 / negative	A-
Short Term (Notes/Deposit)	P-2 / P-2	F1 / F1
Adjusted Baseline Credit Assessment / Viability Rating	ba3	bb
Tier 2	B1	—
Tier 1	Caa2(hyb)	—
Public-Sector / Mortgage / Aircraft Pfandbriefe	Aa1 / Aa1 / A3	—

Established
Irish Client
Base:



What Do The Credit Rating Letters Mean?

A credit rating is an evaluation of the credit worthiness of a debtor. The evaluation is made by a credit rating agency of the debtor's ability to pay back the debt and the likelihood of default. The credit rating represents the credit rating agency's evaluation of qualitative and quantitative information for a company or government, including information obtained by the credit rating agencies' analysts.

Credit ratings are used by deposit buyers to determine the likelihood that the issuer will repay its deposit obligations. Each credit ratings agency uses its own individual rating methodology for measuring creditworthiness. Credit ratings can be subject to changes along with changes in the economy, business environment or on issues affecting a specific firm, industry or country.

The table below defines what the credit ratings from each agency actually mean.

Credit Risk	Moody's	S & P	Fitch
Investment Grade			
Highest Quality	Aaa	AAA	AAA
High Quality (Very Strong)	Aa1	AA+	AA+
	Aa2	AA	AA
	Aa3	AA-	AA-
Upper Medium Grade (Strong)	A1	A+	A+
	A2	A	A
	A3	A-	A-
Lower Medium Grade	Baa1	BBB+	BBB+
	Baa2	BBB	BBB
	Baa3	BBB-	BBB-
Below Investment Grade			
Lower Grade (Somewhat Speculative)	Ba1	BB+	BB+
	Ba2	BB	BB
	Ba3	BB-	BB-
Low Grade (Speculative)	B1	B+	B+
	B2	B	B
	B3	B-	B-
Poor Quality (May Default)	Caa1	CCC+	CCC+
	Caa2	CCC	CCC
	Caa3	CCC-	CCC-
Most Speculative	Ca	CC	CC
No Interest Being Paid / Bankruptcy	C	C+,C,C-	C+,C,C-
In Default	D	D	D

Source: Moodys, S&P and Fitch 7th January 2019.

WARNING: If NORD LB were to default, you will lose some or all of your investment and your investment return.

What Risks Should Be Considered Before Investing?

Counterparty risk on NORD LB as the Issuer of the Deposit:

By investing in the Deposit you take a credit risk to NORD LB as the Issuer. In the case of default by NORD LB investors have a Senior Debt claim to NORD LB on the residual amount (if any) up to the nominal value of the Deposit.

Return of capital at Final Maturity Date:

- 100% of investors' capital is returned at the Final Maturity Date. The 100% capital protection is provided by NORD LB at the Final Maturity Date only. Investment returns are added to the 100% capital protected amount. If you encash your funds before the Final Maturity Date you may get back less than the 100% capital protected amount.

WARNING: Should you chose to cash in your investment at any point before the Final Maturity Date, the 100% capital protection will not apply and you may get back significantly less than you invest.

Market risks:

- Investment Funds and Indices are speculative in nature and future prices may trade lower than current prices. A U.S., European or global economic recession may result in stock or financial markets weakening significantly. Global geo-political or climatic events can cause a disruption to markets. Corporate earnings could fall, dividend levels could decrease. Credit Ratings may change. Economic policies, taxation policy, interest rates or tax rates may change.
- Inflation may occur over the duration of your Investment and if the returns on your Investment are lower than the rate of inflation this will reduce what you could buy in the future.

Liquidity risk:

- NORD LB may at its discretion allow for early redemptions of the Deposit during the investment term. However, certain exceptional market circumstances may have a negative effect on the liquidity of the Deposit and even render the Deposit entirely illiquid, which may make it impossible to sell the Deposit before the final maturity date. **The 100% capital protection provided by NORD LB applies at the Final Maturity Date only. It is envisaged that investors will hold the Deposit for the full 5½ year term and all investors should consider the term before investing.**

No other liquid market:

- You may lose part or all of your initial capital invested if you redeem the investment early. In extremely volatile market conditions encashments may not be possible.

WARNING: If you invest in this product you may not have access to your money for 5½ years.

WARNING: The income you get from your investment may go down as well as up.

No recourse to any compensation scheme (or similar):

- In the event of a default of NORD LB your investment will not be covered by any compensation schemes.

Risk of product withdrawal:

- If the volume of funds raised for the Deposit is insufficient to proceed, or exceeds any pre hedged amounts, or in the event of extreme market volatility, Cantor Fitzgerald Ireland Ltd., at its sole discretion and without notice, may withdraw the product, or cease to accept applications for it and return the relevant amounts invested to clients without interest.

Hedging risk:

- After the receipt of a completed application form or an instruction to invest in the Deposit, any investor or potential investor who then subsequently decides not to proceed with, or to withdraw from the investment for any reason whatsoever, either before or after the Issue date of 30th April 2019, may then be entirely liable for any hedging costs, breakage costs or bid offer spreads which were incurred by Cantor Fitzgerald Ireland Ltd. in unwinding the position for the investor.

Early Redemption Risk:

- Prior to the Final Maturity Date, the value of the Deposit may be lower than the original investment amount. As a consequence, the investor may lose part or the entire invested amount if the Deposit is sold before the Final Maturity Date.

WARNING: Should you chose to cash in your investment at any point before the Final Maturity Date, the 100% capital protection will not apply and you may get back significantly less than you invest.

WARNING: The value of your investment can go down as well as up.

Target market & key factors when considering if this deposit is right for you

Cantor Fitzgerald's range of structured products and deposits are designed to offer investor's access to a portfolio covering different asset classes, payoff structures & maturity profiles. Whilst our products are available to a wide range of investor groups, we recognise that within these investor groups the products are designed to meet the needs of specific investors. This is known as the "Target Market" and you should consider the table below when assessing if this investment is right for you and therefore if you are inside the intended target market.

Inside The Target Market	Outside The Target Market
<ul style="list-style-type: none"> You are a Retail or Professional investor as defined under Schedule 2, 2 (a) (iii) (other authorised or regulated financial institutions) of European Markets in Financial Instruments) Regulation 2017. You are operating as a Credit Union as regulated by the Central Bank of Ireland under the Credit Union Act 1997 (Regulatory Requirements) Regulations 2016 ("The Regulations"). Being classified as a retail or professional client, you have the necessary knowledge and experience to understand the risks associated with the investment including the exposure to NORD LB. You have some knowledge or experience of similar investments, the financial markets, and their functioning. You are willing to invest for an investment term of 5½ years and do not require access to the funds for the duration of the investment term of 5½ years. You understand that the 100% Capital Protection provided by NORD LB is at maturity only. You understand your investment will not be covered by an investor compensation scheme. You have a minimum of €250,000 to invest as a lump sum. 	<ul style="list-style-type: none"> You are not a Retail or Professional client as defined under Schedule 2, 2 (a) (iii) (other authorised or regulated financial institutions) of European (Markets in Financial Instruments) Regulation 2017. You are not operating nor authorised as a Credit Union in Ireland. You do not have sufficient knowledge or experience which would allow you to understand the risks associated with this investment. You do not wish to invest for a period of 5½ years with no access to the funds for the investment duration of 5½ years. You are looking for an investment which can benefit from an investor compensation scheme.

WARNING: The return of your capital protected amount at the Final Maturity Date, as well as the Investment Return, will be dependent on the solvency of NORD LB as Issuer, if NORD LB were to default you will lose some or all of your investment and your investment return.

Questions & Answers

How does the Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit work?

1. The parties involved in the Deposit are as follows:

The Distributor is: Cantor Fitzgerald Ireland Ltd., 75 St. Stephen's Green, Dublin 2. Cantor Fitzgerald Ireland Ltd. is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd. is a member firm of the London Stock Exchange and the Irish Stock Exchange.

The Deposit Issuer is: NORD LB

The Annual Coupon & Return of Capital at Maturity is Provided By: NORD LB

2. Brief Description of the Benefits of the Deposit:

The Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit commences on the issue date (30th April 2019). The 5½ Year Deposit pays an annual coupon of 0.50% p.a. on the relevant interest observation date. Minimum return 0.00%. Maximum potential return 2.75%. 100% Capital protection is provided by NORD LB at the Final Maturity Date only.

- **The Investment term:** 5½ years.
- **Minimum investment amount:** €250,000.
- **Underlying Strategy of the Investment:** This deposit will pay a fixed annual coupon if on the relevant interest observation date.
- **Interest Period End Dates:** Interest Period End Dates: 30 April 2020, 30 April 2021, 29 April 2022, 28 April 2023, 30 April 2024 and at maturity.
- **Interest Payments Dates:** Interest Payment Dates: 30 April 2020, 30 April 2021, 29 April 2022, 28 April 2023, 30 April 2024 and at maturity.
- **Final Maturity Dates:**
5½ Year: 31 October 2024

3. Dividends:

No dividends or income distributions are payable to Investors in relation to this product.

4. Currency Risk:

This investment and any returns are in Euro and will not be subject to any currency risk.

5. This investment is 100% Capital Protected:

At the Final Maturity Date, investors will receive a 100% return of capital. The return and investors' capital are subject to the credit risk of the Issuer. If NORD LB defaults on Deposits you will lose some or even all of the capital invested and any unpaid returns. Should you surrender your Deposit early, you will receive the price offered by the Issuer less any encashment costs, which may be significantly less than you originally invested.

6. Where does my investment in the Deposit go?

Your investment will be initially lodged to your account with Cantor Fitzgerald Ireland Ltd. and your funds will be held by our custodian 'Pershing Securities International Ltd.' a subsidiary company of the Bank of New York Mellon (credit rating "AA-") in an individual account in the name of the investor. Before the Issue Date the funds will be paid to NORD LB in exchange for the respective NORD LB 5½ Year Fixed Term Deposit providing the fixed investment return. At the Final Maturity Date or relevant Early Redemption Date, the deposit will be redeemed by NORD LB. At the annual coupon dates and at the final maturity, funds will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International. We will advise you of the amount of funds received and request your written instructions at that time.

7. What are the fees and charges?

100% of your investment is allocated to the deposit. Cantor Fitzgerald Ireland Ltd. charge a fee for the design, marketing, administration, custody, literature production and distribution of this deposit. Based on indicative prices on the 8th April 2019 the indicative fee will be maximum of 0.25% p.a. This fee is deducted from the gross interest rate payable to the Credit Union and is not taken from your original investment amount. The fixed rate throughout the brochure is net of this charge.

8. Do I have access to my investment?

No.

9. What about tax?

Your investment in the deposit is held in the form of a Deposit in NORD LB. Cantor Fitzgerald Ireland will register your account to reflect your accurate tax status as provided. All annual coupon payments will be returned by NORD LB to your account with

Cantor Fitzgerald gross of tax. Tax rates and legislation could change in the future and may be applied retrospectively. This is a general guide only. It is important that you consult your tax advisors concerning any possible taxation and other consequences of making an investment in this deposit. Cantor Fitzgerald Ireland Ltd. are not tax advisors and are not offering any tax advice on this product. Any gains made by non-taxable investors may be free of tax. If you are unsure of your tax status or require further information, please contact your local tax office and/or refer to the Revenue Commissioners website www.Revenue.ie.

WARNING: This is based on our understanding of current tax law and practice which is subject to change without notice in both Ireland and the UK. This information represents our understanding of the taxation treatment of the Deposit but does not constitute tax advice and investors should not place any reliance on the content herein. Investors should satisfy themselves independently of the taxation treatment of the Deposit, in relation to Revenue reporting requirements and implications for nondisclosure in their own personal circumstances.

10. How can I invest?

The Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit is only available for a limited period until 25th April 2019 or earlier if fully subscribed. If you are not an existing credit union client you will need to open an account with Cantor Fitzgerald Ireland Ltd., and provide us with the documentation as per the Checklist at the back of this brochure, together with a cheque made payable to 'Pershing Securities International' or funds transfer to the bank details on the application form, ensuring to give your Cantor Fitzgerald Ireland Ltd. account number and your CREDIT UNION NAME as a reference with the fund transfer. This Deposit is available to Credit Unions only.

11. How will you know how your investment is performing?

Cantor Fitzgerald Ireland Ltd. will write to you each year providing details of your potential annual coupon.

12. What happens when the Deposit matures?

Cantor Fitzgerald Ireland Ltd. will endeavor to contact you at least 30 days prior to the Final Maturity Date of the Investment. On the applicable Payment Date, or the Final Maturity Date, funds representing the appropriate return of your capital, together with any final Investment return due, will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International, a subsidiary company of the Bank of New York Mellon (credit rating AA-), in an individual account in your name. We will advise you of the amount of funds received and request your instructions at that time.

13. What risks are attached to the Deposit?

Please refer to page 9 'What risks should be considered before investing?'

14. What are the costs and charges?

100% of your investment is allocated to the deposit. Cantor Fitzgerald Ireland Ltd. charge a fee for the design, marketing, administration, custody, literature production and distribution of this deposit. Based on indicative prices on the 8th April 2019 the indicative fee will be maximum of 0.25% p.a. This fee is deducted from the gross interest rate payable to the Credit Union and is not taken from your original investment amount. The fixed rate throughout the brochure is net of this charge.

Illustrative Example of Cantor Costs & Charges: NORD LB 5½ Year Fixed Term Deposit		
Narrative	%	€
Total Amount Invested	100%	€250,000
Overall Indicative Fee	0.25%	€625 p.a.

Important Notes In Relation to Fees
100% of your investment is allocated to the Deposit.
Cantor Fitzgerald Ireland Ltd. charge a fee for distributing the deposit. This fee is reflected in the terms of the investment.
Overall indicative Fee Quoted above is correct as at the 8th April 2019.
Cantor Fitzgerald Ireland Ltd. charge a fee for the design, marketing, administration, literature production & distribution of the deposit.
An early encashment fee applies where you have encashed prior to the final maturity date or outside of an observation date.

Checklist for Investors

Credit Unions:

- Please complete the attached application form in full.
- If the credit union does not have an existing account with Cantor Fitzgerald Ireland Ltd. a Cantor Fitzgerald Ireland Ltd. Credit Union Account Opening Application will also be required.
- Please include a copy of the Credit Union Annual Report with the account opening document.
- Please include a list of current Directors on Credit Union headed paper or confirm that there is no change to the Directors listed in the Annual Accounts.
- Confirm with Cantor Fitzgerald the date of funds transfer and use the transfer reference CANTOR and your CREDIT UNION NAME.
- Please include your LEI number (Legal Entity Identifier) on the Application Form.

Lodging Funds:

Please note all funds are to be lodged to Cantor Fitzgerald prior to the closing date of **25th April 2019**. Where funds are not received by Cantor Fitzgerald on or before the 25th April 2019, your investment in this Deposit may not proceed.

Application Form Please complete all sections in full.

Please complete all sections in **BLOCK CAPITALS**.

Please note that by signing this Application Form, you are confirming that you have read and understood the material in this Brochure and the Terms and Conditions. If you are unclear about any of the information presented in this Brochure or about this investment, please seek further advice before completing this Application Form. Please return completed form along with your Bank Transfer (Relevant Bank details are below). Prior to any transaction being entered into, a completed Application Form, together with the relevant documentation as specified in 'Terms and Conditions' and the 'Checklist for Investors' must be received.

My Cantor Account Number is: OR we are setting up a new Cantor Fitzgerald Ireland Ltd. account and will complete relevant a/c opening form and submit it with this application:

I/We hereby apply for the Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit:

Credit Union Name:

Registered Number: LEI Number (Legal Entity Identifier):

Address:

Primary Contact Name:

Second Contact Name:

Contact No: Mobile:

Email:

Bank Details for repayments: A/c Name:

IBAN: BIC:

Investment amount in the Cantor Fitzgerald Ireland NORD LB 5½ Year Fixed Term Deposit: € (Minimum €250,000).

I/We are investing by Electronic Funds Transfer:

Please lodge all funds with Cantor Fitzgerald on or before the closing date of 25th April 2019.

Please use the Cantor Fitzgerald Bank details below for any Electronic Fund Transfers. Please also ensure to give the Credit Union name as a reference with the transfer:

Bank Name: **Ulster Bank**
 Account Name: **Pershing Securities International Limited Client Asset Account - Hub Account**
 Sort Code: **98-50-10**
 Account No: **31911845**
 SWIFT Code: **ULSBIE2D**
 IBAN: **IE72ULSB98501031911845**
 Reference: **Client Name & A/c Number. (All transfers must include client name and Cantor A/c number as a reference).**

Declaration: We declare that: i. The details contained in this product application form are correct. ii. We understand and accept the terms and conditions of the deposit as set out in this brochure and those which govern our account with Cantor Fitzgerald Ireland Ltd. ('Cantor'). iii. We possess the experience, knowledge and expertise to make investment decisions and properly assess the risks incurred. iv. This investment is consistent with our investment objectives.

We understand that the investment in the deposit will not be deemed to have been made until the application has been accepted by Cantor. If accepted, the deposit will issue on the 30th April 2019.

Giving your consent: By signing this application we are agreeing that Cantor Fitzgerald Ireland Ltd. may use our information in the way described in this form and in the associated Terms and Conditions.

Principal signature: Date:

Second signature: Date:

NB Authorised Signatories must be the same as the Signatories on file with Cantor Fitzgerald Ireland Ltd.

Advisor declaration: (if applicable) We confirm the following: This deposit is consistent with the investor's investment objectives and risk appetite. We have complied with legislative requirements as set out under Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 & Criminal Justice Amendment Act 2013.

Advisor Firm Name: Advisor Name:

Advisor Signature: Date:

WARNING: The value of your investment may go down as well as up. You may get back less than you invest.

Notes



Cantor Fitzgerald Ireland Ltd.

DUBLIN: 75 St. Stephen's Green, Dublin 2, Ireland. Tel : +353 1 6333800. Fax : +353 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122.

LIMERICK: Theatre Court, Lower Mallow Street, Limerick. Tel: +353 61 436500.

email : investmentinfo@cantor.com **web :** www.cantorfitzgerald.ie  **twitter :** @CantorIreland  **LinkedIn :** Cantor Fitzgerald Ireland