

# CANTOR FITZGERALD IRELAND

## OPTION B: 10 YEAR DEPOSIT EUROSTOXX LINKED



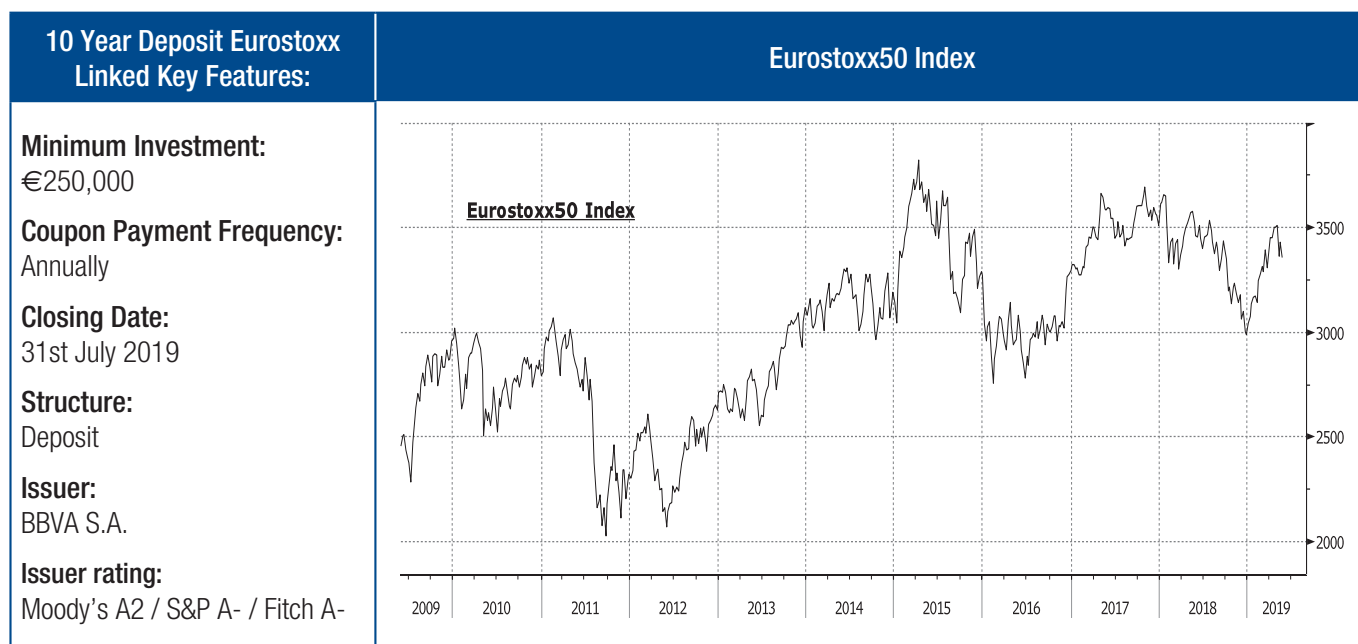
MARKETING COMMUNICATION – FOR CREDIT UNIONS.

The Cantor Fitzgerald Ireland 10 Year Deposit Eurostoxx Linked (“The Deposit”) aims to deliver investment returns above prevailing deposit rates over a 10 year fixed investment term. The deposit is issued by **BBVA S.A.**, a major European bank rated “A2” for deposits who provide 100% capital protection at the maturity date. Minimum investment of €250,000.

**Product Structure:** Investors’ funds will be directly lodged into their accounts with BBVA S.A. All BBVA S.A. deposits will be held in the individual names of the investors until maturity. All interest payments over the relevant investment term and the return of capital invested at maturity will be paid from BBVA S.A. directly into investors’ bank accounts.

The deposit will pay an annual coupon if the Eurostoxx50 Index is at or above its initial level. The initial level is set at issue date and a Memory Feature is included.

Deposit Duration	Annual Coupon	Minimum Return	Maximum Return
10 Years	0.75%	0.0%	7.5%



Data Source Bloomberg 22/05/2019.

**WARNING: BBVA S.A. will initially categorise investors as Eligible Counterparties under MiFID, however the investor is subsequently entitled to opt up to a higher level of protection.**

**WARNING: Past performance is not a reliable guide to future performance.**

**WARNING: If in any year the Eurostoxx50 Index is not above its initial level at the relevant valuation date no coupon will be paid in that year.**

**WARNING: If BBVA S.A. were to default you will lose some or all of your investment and your investment return.**

**WARNING: The Deposit has a duration of 10 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.**

**For further information phone: 01 633 3669 or email: [creditunion@cantor.com](mailto:creditunion@cantor.com)**

This is a marketing summary only, before investing please ensure that you have read the full product brochure

**Investment Rationale:** This investment is a deposit and is a permitted investment within the prescribed classes of investments as set out in the Credit Union Act 1997 (Regulatory Requirements) (Amendment) Regulations 2018. The Cantor Fitzgerald Ireland 10 Year Deposit Eurostoxx Linked aims to offer investors an attractive rate over the relevant term, which is payable subject to market conditions each year. The deposit is 100% capital protected at maturity by BBVA S.A.

**About BBVA S.A.:** BBVA was founded in 1857, it is a leading European and international commercial bank operating in more than 30 countries, with 126,357 employees and over 7,999 branches worldwide. BBVA S.A. headquarters are located in Madrid, the bank has 75 million customers globally and €669 billion in total assets (data at the end of Sep 2018).

Source: <http://www.bbva.com/en/corporate-information/#inTheWorld> 14/01/2019.

## Disclaimer

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BBVA S.A. do not make any representation or warranty, express or implied, to any person, including without limitation, any potential investor and any member of the public regarding the advisability of investing in securities generally or in the 10 Year Eurostoxx Linked Deposit or any return that may be obtained from investing in the 10 Year Eurostoxx Linked Deposit. All of the details set out in this marketing communication pertaining to the Securities comprise a mere summary, and are not a complete description of the Securities.

Investors should read all of the details pertaining to the Deposits and associated terms and conditions applicable to the Deposits, any further information about the Deposits is available on request from Cantor Fitzgerald Ireland Ltd. This marketing communication has not been prepared or reviewed by BBVA S.A. [the Deposit Taker] or any of its affiliates and neither BBVA S.A. nor any of its affiliates, directors, officers or agents accept any responsibility or liability for the contents of this marketing communication.



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