



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.

PRODUCT

Name of Product:	Callable Fixed Rate + Digital on Euribor 3M
Name of PRIIP manufacturer:	Crédit Agricole CIB, Crédit Agricole SA Group
Identifier	ISIN: XS2559734442
Website for PRIIP manufacturer:	www.ca-cib.com
For more information call:	+33 1 41 89 39 89
Regulated by:	Autorité des Marchés Financiers (AMF) is responsible for supervising Crédit Agricole CIB in relation to this Key Information Document
Date of KID production:	23 September 2024, 10:14 UTC

You are about to purchase a product that is not simple and may be difficult to understand

WHAT IS THIS PRODUCT?

Type	The product is in the form of a debt instrument, governed by English law
Term	The Maturity Date of the product is 6 November 2031 and it is recommended to hold the product until maturity, or until the manufacturer decides to early call according to the conditions specified below.
Objectives	Provide an Interest Rate on each Interest Payment Date. Amounts stated below are in respect of each Nominal Amount that you invest.

How the return is determined:

- **Interest:**
 - **Interest Rate:** 2.75% p.a.
 - **Interest Amount on each Interest Payment Date:** You will receive the Nominal Amount multiplied by the Interest Rate and adjusted to reflect the proportion of days in the Accrual Period relative to one year, in accordance with the applicable day count fraction.
- **Callability:** The Manufacturer has the right, but not the obligation, to redeem the product early on each of the Call Dates. In such event, you will receive the Nominal Amount.
- **Redemption on the Maturity Date:**
 - If the product is not early redeemed:
 - If Euribor 3 Month is in the Reference Rate Range: 100.25% multiplied by the Nominal Amount
 - Otherwise: 100% multiplied by the Nominal Amount.

Key Dates, Values and Definitions (*)

All determinations and observations will be made by the Calculation Agent. All dates may be subject to adjustment for non-business days and market disruption events.

- **Calculation Agent:** Crédit Agricole CIB
- **Selling Price:** 100%
- **Nominal Amount:** EUR 10,000
- **Reference Rate Range:** greater than or equal to 2.5%
- **Euribor 3 Month:** Euribor 3 Month as observed at 11:00 am, Brussels time, on the relevant Observation Date. This is a benchmark rate that leading banks charge to each other for loans over the specified period and in the specified currency.
- **Interest Observation Dates:** 5 business day(s) prior to the last day of an observed Accrual Period
- **Issue Date:** 6 November 2024
- **Maturity Date:** 6 November 2031
- **Accrual Period:** for each Interest Payment Date, the period from and including the previous Interest Payment Date (or the Issue Date in case of the first period) to but excluding such Interest Payment Date
- **Interest Payment Dates:** 6 November 2025 and annually thereafter up to the Maturity Date (included)
- **Call Dates:** 6 November 2029 and annually thereafter up to the Maturity Date (excluded)

(*) Items above are indicative and may change. You should check the final value of such items prior to investing.

Early redemption and adjustments

The terms of the product provide that if certain defined events in addition to those described above occur (principally but not exclusively in relation to the product, any underlying, or the Manufacturer of the product (which may include the discontinuation of the Manufacturer's ability to carry out the necessary hedging transactions)), adjustments may be made to the terms of the product to account for the relevant event or the product may be early redeemed. The amount paid upon early redemption may be less than the amount originally invested.

Intended retail investor

This product is intended for clients who:

- have sufficient knowledge and experience in products such as the one described in this document
 - are willing and able to bear a potentially total loss
 - have a risk tolerance consistent with the summary risk indicator in this document
 - are expressing a view on the underlying consistent with the conditions for a positive outcome (as stated in the product description)
 - have a horizon consistent with the term of this product
- as determined independently or on the basis of professional advice

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Summary Risk Indicator



The risk indicator assumes you keep the product until 6 November 2031. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

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 Crédit Agricole CIB is not able to pay you. We have classified this product as 1 out of 7, which is the lowest risk class. This classification takes into consideration two elements: 1) the market risk - that rates the potential losses from future performance at a very low level; and 2) the credit risk which estimates that poor market conditions are very unlikely to impact the capacity of Crédit Agricole CIB to pay you. **If the product is denominated in a currency other than the official currency of the Member State, be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** A risk that is materially relevant to the product but not included in the summary risk indicator is the risk that in the event the product redeems early due to an early call, you may be unable to reinvest your money at an attractive rate. The summary risk indicator, which has been determined in accordance with Regulation (EU) No 1286/2014, being derived from the historical performance of the Underlying(s), may understate the risk of losses you may experience in connection with this product. You are entitled to receive back at least 113.75% of your capital. Any amount over this, and 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 6 November 2031. If Crédit Agricole CIB is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:		Until the product is called or matures	
		This may be different in each scenario and is indicated in the table	
Example Investment:		EUR 10,000	
Scenarios		If you exit after 1 year	If you exit at call or maturity
Minimum	EUR 11,375. The return is only guaranteed if you hold the product to maturity 6 November 2031 .		
Stress	What you might get back after costs	EUR 10,086	EUR 11,375 (Ω)
(product ends after 5 years)	Average return each year	0.86%	2.61% (Ω)
Unfavourable	What you might get back after costs	EUR 10,086	EUR 11,375 (Ω)
(product ends after 5 years)	Average return each year	0.86%	2.61% (Ω)
Moderate	What you might get back after costs	EUR 10,086	EUR 11,375 (Ω)
(product ends after 5 years)	Average return each year	0.86%	2.61% (Ω)
Favourable	What you might get back after costs	EUR 10,086	EUR 11,375 (Ω)
(product ends after 5 years)	Average return each year	0.86%	2.61% (Ω)

(Ω) In this scenario the product was called early, at the time specified in the scenario. The results shown in the right most column represent the value and return at the early call, without reinvesting the payments.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances. The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the reference asset/s past performance over a period of up to 5 past years. The return is only guaranteed if you do not cash-in before 6 November 2031 as described in the risk section above.

WHAT HAPPENS IF CRÉDIT AGRICOLE CIB IS UNABLE TO PAY OUT?

This product is not protected by any investor compensation or guarantee scheme. If Crédit Agricole CIB is unable to make a payment and/or is in default, you may lose some or all of your invested amount and any payment may be delayed.

WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed:

- EUR 10,000 is invested.
- A performance of the product that is consistent with each holding period shown.

INVESTMENT EUR 10,000	IF THE PRODUCT IS CALLED AT FIRST	
	POSSIBLE DATE 6 NOVEMBER 2029	IF THE PRODUCT REACHES MATURITY
Total costs	EUR 300	EUR 300
Annual cost impact (*)	0.6%	Not Applicable (^)

(*) This illustrates how costs reduce your return over the holding period.

(^) The event associated with this holding period does not occur in any of the cases considered for determining the performance scenarios, therefore it is not possible to estimate the annual cost impact.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	3.0% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	EUR 300
Exit costs	1.0% of the amount you pay in when exiting this investment. We do not charge an exit fee for this product in case you exit at the Recommended Holding Period or in case of an early call.	EUR 100
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 0
Transaction costs	0.0% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	EUR 0
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product.	EUR 0

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

Recommended holding period: 7 years, or until the manufacturer decides to early call in one of the callable dates

The product is designed to be held until the end of the recommended holding period.

The recommended holding period is selected to correspond with the maturity date of the product. Please note that you may not be able to sell the product prior to the maturity date. If you are able to sell the investment at an earlier date, you may incur costs and may lose part or all of your investment.

HOW CAN I COMPLAIN?

In the event you wish to complain at any time about the advice/Sales service you have received, you may do so by contacting the person who provided it to you. In the event you wish to complain about the product itself, you may do so by contacting us at: Crédit Agricole CIB, 12 Place des Etats-Unis, CS 70052, 92547 Montrouge Cedex, or GMDRegulatoryEnquiries@ca-cib.com.

OTHER RELEVANT INFORMATION

The information contained in this Key Information Document does not constitute a recommendation to engage in this product and is no substitute for individual consultation with an advisor.

You can obtain further information about this product from your financial advisor.

The following documents are available upon request:

- The final terms relating to the product (as published based on a legal requirement), which is available at: www.documentation.ca-cib.com.
- The base prospectus, as may be supplemented, in relation to the structured products program and under which the product is issued (as published based on a legal requirement), which is available at: www.documentation.ca-cib.com/IssuanceProgram.