

# Key Investment Document

## Target

This document contains essential information on the investment product. This is not a commercial document. This information is provided to you pursuant to a legal obligation, in order to help you understand what this product is and what risks, costs, potential gains and losses are associated with it, and to help you compare it to other products.

## Product

### EMTN Fixed Rate + Digit

ISIN : XS2985270813

Series : 2909

Issuer : CIC – Crédit Industriel et Commercial

Initiator : CIC – Crédit Industriel et Commercial

Initiator's website: [www.cic-marketsolutions.com](http://www.cic-marketsolutions.com)

For more information: 03.88.15.18.46

Competent authority : Autorité des marchés financiers (AMF)

Date of creation of the KID: 20/01/2025

**You are about to purchase a product that is not straightforward and may be difficult to understand.**

## What is this product?

### Type

This product is a debt security under English law (EMTN - Euro Medium Term Note) presenting a risk of capital loss during its life but including protection up to 100% of the capital invested at the maturity of the product (excluding a default of the issuer).

### Objectives

This product includes protection at maturity and up to 100% of your invested capital against future market movements. With a maximum duration of 10 years.

Each year, client receives a coupon of 3.30% p.a. without condition.

At maturity, a bonus coupon of 0.10% is paid if Euribor 3 Month is lower than or equal to 1%.

The characteristics are as follow

Issue Date	February 14th 2025
Maturity Date (Maturity)	February 14th 2035
Capital guarantee	100%
Possibility of early redemption	No
Issue Price	100%
Product Currency	EUR
Specified Denomination	100,000.00
Remuneration (apart from capital risk)	Unconditional
Listing	Bourse du Luxembourg

All redemptions described herein (including any winnings) are calculated at the Face Value, and exclude costs, social contributions and taxes applicable to this type of investment.


## Targeted Retail Investors

This product has been designed for retail investors who:

- have a long-term investment horizon (10 years).
- share the view of future market developments expressed in the product.
- have sufficient knowledge and experience of this type of investment and the associated financial markets.

## What are the risks and what could it bring me?

### Risk indicator

Lowest risk			Highest risk			
1	2	3	4	5	6	7
		The risk indicator assumes that you hold the product until maturity. The actual risk could be quite different if you exit before maturity, and you could get less in return. You may not be able to sell your product easily, or you may have to sell it at a price that will significantly affect the amount you will receive in return.				

The synthetic risk indicator makes it possible to assess the level of risk of this product compared to others. It indicates the likelihood of this product incurring losses in the event of market movements or our inability to pay you. We have classified this product in risk class 1 out of 7, which is the lowest risk class.

In other words, the potential losses related to the future results of the product are at a level between medium and high and, if the situation were to deteriorate on the markets, it is very likely that the ability of CIC – Crédit Industriel et Commercial to ensure daily liquidity in the secondary market and to pay you will be affected. You will receive payments denominated in the currency of the product, which may differ from your home currency. In this case, be aware of the exchange risk. The final return you will get depends on the exchange rate between the two currencies. This risk is not taken into account in the aforementioned indicator.

As this product only offers limited protection against the vagaries of the market, you could lose all or part of your investment. If we are unable to pay you the amounts due, you may lose your entire investment.

### Performance Scenarios

Investissement	10 000 EUR	1 Year	Recommended period - 10 Years (February 14th 2035)
<b>Stress scenario</b>	What you might get after costs	7,107 EUR	13,300 EUR
	Average annual return	-28.93%	2.89%
<b>Adverse scenario</b>	What you might get after costs	8,119 EUR	13,300 EUR
	Average annual return	-18.81%	2.89%
<b>Intermediate scenario</b>	What you might get after costs	10,035 EUR	13,300 EUR
	Average annual return	0.35%	2.89%
<b>Favorable scenario</b>	What you might get after costs	10,035 EUR	13,300 EUR
	Average annual return	0.35%	2.89%

This table shows how much you could get back over 10 years, under different scenarios, assuming you invest EUR 10,000.

The different scenarios show how your investment might behave. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on past data relating to variations in the value of this investment. They are not an exact indicator. What you get will depend on how the market develops and how long you keep the product. The stress scenario shows what you could get in extreme market situations, and does not take into account if we cannot pay you.

The figures shown include all costs of the product itself, but not necessarily all charges due to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you receive.

## What happens if CIC – Crédit Industriel et Commercial is unable to make the payments?

The product is not covered by any investor compensation or warranty scheme. If CIC – Crédit Industriel et Commercial defaults or goes bankrupt, you could lose all or part of your investment.

## What will this investment cost me?

The Reduction in Yield (RIY) shows the impact of the total costs you pay on the return you might get from your investment. Total costs include one-time, recurring and incidental costs.

The amounts shown here are the cumulative costs related to the product itself, for three different holding periods. They include potential early exit penalties. The figures shown assume that you invest EUR 10,000. These numbers are estimates and may change in the future.

## Costs over time

The person who sells you this product or gives you the advice about it may ask you to pay additional costs. If so, this person will tell you about these costs and show you how all costs affect your investment over time.

Investment 10 000 EUR	If you leave after 1 year	If you leave after 5 years	At maturity of 10 years
			<b>Recommended</b>
Total costs	383 EUR	383 EUR	383 EUR
Yield impact (yield reduction) per year	3.83%	0.78%	0.39%

## Composition of costs

The table below shows the annual impact of the different types of costs on the return you could get from your investment at the end of the recommended investment period as well as the meaning of the different cost categories.

This table shows the impact on yield per year			
One-time costs	Entry costs	0,39%	The impact of the costs you pay when entering your investment and already included in the price.
	Exit costs	0.50%	The impact of costs incurred when you exit your investment at maturity.
Recurring costs	Wallet transaction costs	0.00%	The effect of costs incurred when we buy or sell investments underlying the product.
	Other recurring costs Performance Fees	0.00%	The impact of the costs we charge each year.
Ancillary costs	Performance Fees	0.00%	The impact of performance-related commissions. We take this commission from your investment if the product outperforms its benchmark.
	Incentive commissions	0.00%	The impact of incentive commissions.

## How long should I keep it and can I withdraw money early?

### Recommended holding period: 5 years

This product has been designed to be held until maturity on **February 14<sup>th</sup>, 2035**. (In the event of an early automatic recall, the maturity of the product may be reduced.)

Under normal market conditions, CIC – Crédit Industriel et Commercial will conduct a daily secondary market. Under normal market conditions, you can resell this product at a price that will depend on market conditions at the time of resale, which may result in a loss. In the event of resale, a maximum commission of 1,00% of the Nominal Value will apply, deducted from the market price.

### How can I file a complaint?

Any complaint concerning the person who advised or sold the product can be submitted directly to him.

Any complaints regarding the product may be submitted by writing to the following address: CIC Market Solutions – Solution de placement, 6 Avenue de Provence 75009 Paris, by sending an e-mail to [priips-ms@cic.fr](mailto:priips-ms@cic.fr).

### Other relevant information

You can find additional information, including the issue prospectus, on the website: [www.cic-marketsolutions.eu](http://www.cic-marketsolutions.eu). The information contained in this Specific Investor Information Document does not constitute a recommendation to buy or sell the product, and does not exempt you from contacting your bank or adviser. For complete information on the product, including the risks involved, please refer to the legal documentation of the product, in particular the documentation of the issue, available free of charge from your financial adviser.