



INTERNATIONAL PRODUCT SUMMARY

07 February 2025

For Professional Advisers and Eligible Counterparties only.
Commission levels vary by product and can also vary depending on the Life Company or Custodian used, please contact your Sales Manager to clarify.

ISSUER	CCY	LINKED TO	TRADES BY	RETURNS	PRODUCT PROFILE	ANNUALISED RETURN	ISIN	PRODUCT DETAILS
--------	-----	-----------	-----------	---------	-----------------	-------------------	------	-----------------

CAPITAL PROTECTED

Morgan Stanley	GBP USD	100% Capital Protected Autocall Japan: Nikkei 225 Italy: FTSE MIB UK: FTSE 100	03 March 2025 (16:30 GMT)	GBP: 4.20% Semi-Annually USD: 4.45% Semi- Annually	Semi-Annual 100% Capital Protected Autocall Investment Term: 6 Years Autocall Trigger: 100% of initial level (First Observation at 36 months) 100% Capital Protected at maturity	GBP: 8.40% p.a. USD: 8.90% p.a.	GBP: XS2937859705 USD: XS2937860034	Factsheet KID (GBP) KID (USD)
----------------	------------	--	------------------------------	---	---	--	--	---

GROWTH

BBVA	GBP USD	Semi-Annual Classic Autocall Switzerland: SMI Europe: Euro Stoxx 50 Japan: Nikkei 225 US: S&P 500	11 March 2025 (16:30 GMT)	GBP: 6.50% Semi-Annually USD: 7.50% Semi-Annually	Semi-Annual Classic Autocall Investment Term: 6 Years Autocall Trigger: 100% of initial level (First Observation at 12 months) 60% Final Level (European Style) barrier	GBP: 13.00% p.a. USD: 15.00% p.a.	GBP: XS2941090305 USD: XS2941090487	Factsheet KID (GBP) KID (USD)
Citi	EUR	Developed Markets Classic Autocall Italy: FTSE MIB US: S&P 500 Hong Kong: HSI	06 March 2025 (16:30 GMT)	EUR: 5.00% Semi-Annually	Semi-Annual Classic Autocall Investment Term: 6 Years Autocall Trigger: 100% of initial level (First Observation at 12 months) 60% Final Level (European Style) barrier	EUR: 10.00% p.a.	EUR: XS2984044193	Factsheet KID (EUR)
Société Générale	USD	Banks Low Hurdle Basket Star Autocall UniCredit SpA Commerzbank AG BBVA SA Morgan Stanley	27 February 2025 (16:30 GMT)	USD: 3.75% Quarterly	Quarterly Basket Star Autocall Investment Term: 4 Years Autocall Trigger: 95% of initial level reducing to 70% on the Final Observation (First Observation at 6 months) 50% Final Level (European Style) barrier Basket Star Barrier: 80% of the Equally Weighted Basket Performance	USD: 15.00% p.a.	USD: XS2970974312	Factsheet KID (USD)
CIBC	GBP USD	Triple Index Classic Autocall Europe: Euro Stoxx 50 Japan: Nikkei 225 US: Russell 2000	25 February 2025 (16:30 GMT)	GBP: 5.40% Semi-Annually USD: 6.10% Semi-Annually	Semi-Annual Classic Autocall Investment Term: 6 Years Autocall Trigger: 100% of initial level (First Observation at 6 months) 65% Final Level (European Style) barrier	GBP: 10.80% p.a. USD: 12.20% p.a.	GBP: XS2991326419 USD: XS2991435467	Factsheet KID (GBP) KID (USD)
Société Générale	USD	US Tech Early Low Hurdle Autocall Nvidia Corp Tesla Inc Oracle Corp Intel Corp	25 February 2025 (16:30 GMT)	USD: 8.25% Quarterly	Quarterly Defensive Autocall Investment Term: 4 Years Autocall Trigger: 95% of initial level with a 60% glider at month 12 (First Observation at 6 months) 50% Final Level (European Style) barrier	USD: 33.00% p.a.	USD: XS2970940255	Factsheet KID (USD)

IDAD Limited is authorised and regulated by the Financial Conduct Authority FCA FRN 740499. IDAD Africa (Pty) Ltd is an authorised Financial Services Provider with FSP no: 50937. For professional advisers and eligible counterparties only. This material should be read and understood along with the Issuer's termsheet, which is available on request. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations. London Office: 1 Cornhill, London, EC3V 3ND. Head Office: 2 Rotherbrook Court, Bedford Road, Petersfield, Hampshire. GU32 3QG. Tel: 01730 263943. Email: enquiries@idad.com. Registered Office: Stag Gates House, 63/64 The Avenue, Southampton, Hants, SO17 1XS.



INTERNATIONAL PRODUCT SUMMARY

07 February 2025

For Professional Advisers and Eligible Counterparties only.
Commission levels vary by product and can also vary depending on the Life Company or Custodian used, please contact your Sales Manager to clarify.

ISSUER	CCY	LINKED TO	TRADES BY	RETURNS	PRODUCT PROFILE	ANNUALISED RETURN	ISIN	PRODUCT DETAILS
--------	-----	-----------	-----------	---------	-----------------	-------------------	------	-----------------

INCOME

BBVA	GBP USD	80-60 Memory Income Autocall Switzerland: SMI Italy: FTSE MIB Japan: Nikkei 225 US: Russell 2000	12 March 2025 (16:30 GMT)	GBP: 1.95% Quarterly USD: 2.20% Quarterly	Semi-Annual Memory Income Autocall Investment Term: 6 years Autocall Trigger: 100% of initial level (First Observation at 12 months) Income Trigger: 80% of initial level 60% Final Level (European Style) barrier	GBP: 7.80% p.a. USD: 8.80% p.a.	GBP: XS2941090727 USD: XS2941090990	Factsheet KID (GBP) KID (USD)
Natixis	GBP USD	3 Year Triple Index Fixed Income Europe: Euro Stoxx 50 US: Russell 2000 Japan: Nikkei 225	04 March 2025 (16:30 GMT)	GBP: 6.30% p.a. (Paid Quarterly) USD: 7.00% p.a. (Paid Quarterly)	Quarterly Fixed Income Investment Term: 3 Years 65% Final Level (European Style) barrier	GBP: 6.30% p.a. (Paid Quarterly) USD: 7.00% p.a. (Paid Quarterly)	GBP: XS2736708749 USD: XS2736708665	Factsheet KID (GBP) KID (USD)
Barclays	GBP USD	85-65 Memory Income Autocall US: Russell 2000 Italy: FTSE MIB Sweden: OMX 30	20 February 2025 (16:30 GMT)	GBP: 3.875% Semi-Annually USD: 4.125% Semi-Annually	Semi-Annual Memory Income Autocall Investment Term: 6 years Autocall Trigger: 100% of initial level (First Observation at 12 months) Income Trigger: 85% of initial level 65% Final Level (European Style) barrier	GBP: 7.75% p.a. USD: 8.25% p.a.	GBP: XS2938850109 USD: XS2938850281	Factsheet KID (GBP) KID (USD)