



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 | Climber Autocall Security |
| Identifier | ISIN Code: XS2395315711 |
| Manufacturer | Crédit Agricole CIB |
| Contacting the manufacturer | GMDRegulatoryEnquiries@ca-cib.com Call +44 207 214 5168 for more information |
| Competent authority | Financial Conduct Authority (FCA) |
| KID Production Date | 11 May 2023, 12:53 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, which performance depends on the performance of an underlying reference value. The product bears a risk of losing some or all of the capital invested. |
| Objectives | To provide conditional interest payment(s), in return for the risk of loss of capital. Amounts stated below are in respect of each Nominal Amount that you invest. |

- **Interest:** If the Underlying Performance is greater than or equal to -35%, on any Interest Valuation Date, you will receive the Interest Amount on the immediately following Payment Date. Otherwise, no interest will be paid on that Payment Date.
- **Autocall Event:** If the Underlying Performance is greater than or equal to 5% on any Autocall Valuation Date, the product will be redeemed early and you will receive the Nominal Amount (in addition to any interest payable) on the immediately following Payment Date. No further payments of principal or interest will be made following such payment and early redemption.
- **Redemption on the Maturity Date:**
 - **Redemption Amount:** If the product is not redeemed early, then you will receive one of the following:
 - If a Barrier Event has NOT occurred: you will receive the Nominal Amount.
 - Otherwise, you will receive an amount equal to the Nominal Amount diminished by an amount equal to the Nominal Amount multiplied by the Final Performance. **The amount paid in such case will be less than the Nominal Amount and you may lose some or all of your capital.**

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.

- **Underlying(s):** FTSE 100 Index (ISIN: GB0001383545)
- **Underlying Performance:** (a) the Closing Value of the Underlying on any given date divided by its Initial Value, minus (b) 100%, expressed as a percentage
- **Final Underlying Performance:** the Underlying Performance on the Final Valuation Date
- **Final Underlying Value:** The Closing Value of the Underlying on the Final Valuation Date
- **Barrier Event:** A Barrier Event shall be deemed to have occurred if the Closing Value of the Underlying is below 65% of its Initial Value on the Final Valuation Date
- **Initial Value:** The Closing Value of the Underlying on the Initial Valuation Date
- **Closing Value:** The value of the Underlying at the close of trading on a given trading day
- **Strike Value:** 100% of the Initial Value
- **Final Performance:** (a) the Strike Value Minus the Final Underlying Value, divided by (b) the Initial Value, expressed as a percentage
- **Interest Amount:** 1.55% multiplied by the Nominal Amount
- **Calculation Agent:** Crédit Agricole CIB
- **Nominal Amount:** GBP 1
- **Selling Price:** 100%
- **Dates:**
 - **Issue Date:** 21 July 2023
 - **Maturity Date:** 21 July 2033
 - **Payment Dates:** 10 business days after each valuation date (other than the Initial Valuation Date)
 - **Initial Valuation Date:** 7 July 2023
 - **Autocall Valuation Dates:** 7 July 2025 , 7 October 2025 , 7 January 2026 , 7 April 2026 , 7 July 2026 , 7 October 2026 , 7 January 2027 , 7 April 2027 , 7 July 2027 , 7 October 2027 , 7 January 2028 , 7 April 2028 , 7 July 2028 , 9 October 2028 , 8 January 2029 , 9 April 2029 , 9 July 2029 , 8 October 2029 , 7 January 2030 , 8 April 2030 , 8 July 2030 , 7 October 2030 , 7 January 2031 , 7 April 2031 , 7 July 2031 , 7 October 2031 , 7 January 2032 , 7 April 2032 , 7 July 2032 , 7 October 2032 , 7 January 2033 and 7 April 2033
 - **Interest Valuation Dates:** 9 October 2023, 8 January 2024, 8 April 2024, 8 July 2024, 7 October

2024, 7 January 2025, 7 April 2025, 7 July 2025, 7 October 2025, 7 January 2026, 7 April 2026, 7 July 2026, 7 October 2026, 7 January 2027, 7 April 2027, 7 July 2027, 7 October 2027, 7 January 2028, 7 April 2028, 7 July 2028, 9 October 2028, 8 January 2029, 9 April 2029, 9 July 2029, 8 October 2029, 7 January 2030, 8 April 2030, 8 July 2030, 7 October 2030, 7 January 2031, 7 April 2031, 7 July 2031, 7 October 2031, 7 January 2032, 7 April 2032, 7 July 2032, 7 October 2032, 7 January 2033, 7 April 2033 and 7 July 2033

- o **Final Valuation Date:** 7 July 2033

(*) 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 any Underlying, or the Issuer of the product (which may include the discontinuation of the Issuer'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 on any early redemption may be less than the amount originally invested.

Intended retail investor

This product is intended for clients who:

- have significant 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 21 July 2033. 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 4 out of 7, which is a medium risk class. This classification takes into consideration two elements: 1) the market risk - that rates the potential losses from future performance at a medium 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 British pound sterling, 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 autocall, you may be unable to reinvest your money at an attractive rate. The summary risk indicator, which has been determined in accordance with the UK version of Commission Delegated Regulation (EU) 2017/653, being derived from the historical performance of the Underlying(s), may understate the risk of losses you may experience in connection with this product. This product does not include any protection from future market performance so you could lose some or all of your investment. If Crédit Agricole CIB is not able to pay you what is owed, you could lose your entire investment.

INVESTMENT PERFORMANCE INFORMATION

Factors affecting the return of the product at the end of the recommended holding period

Your return on the product at the end of the recommended holding period will principally be affected by (1) the performance of the underlying over the recommended holding period and (2) the issuer's creditworthiness, which can have a material impact on your return if, for example, the issuer is unable to make payments that become due on the product.

What could affect my return positively?

- An increase in the level of the underlying

What could affect my return negatively?

- A decrease in the level of the underlying
- The occurrence of a Barrier Event
- The manufacturer's inability to make the payments due

The factors listed above provide general guidance on how changes in the level of the underlying may affect your return if you hold the product to maturity. The precise impact will depend on the timing and magnitude of these changes, and the list above should not be viewed as guaranteeing a particular outcome. See "What is this product?" for a discussion of how the payments you may receive during the life of the product and/or at the end of the recommended holding period will be calculated.

In severely adverse market conditions, if you hold the product to the end of the recommended holding period, you may lose your entire investment. This does not take into account a situation where the issuer is unable to pay you.

Additional factors affecting the price of the product in the secondary market

In addition to the factors discussed above, the performance of the product in the secondary market will also be affected by the volatility of the level of the underlying, the product's remaining time to maturity, the actual and perceived ability of the manufacturer to meet their obligations, interest rates, exchange rates and the dividend yield of the underlying.

If you sell the product in severely adverse market conditions prior to maturity, your return may be lower than what you would have received if you held the product to the end of the recommended holding period and may be as low as zero. See "How long should I hold it and can I take money out early" below for additional information.

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 Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for 3 different holding periods. They include potential early exit penalties. The figures assume you invest GBP 10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

| INVESTMENT GBP 10,000 | | | |
|---------------------------------|-----------------------------|------------------------------|---|
| SCENARIOS | IF YOU CASH IN AFTER 1 YEAR | IF YOU CASH IN AFTER 5 YEARS | IF YOU CASH IN AT THE END OF THE RECOMMENDED HOLDING PERIOD |
| Total costs | GBP 343.00 | GBP 293.00 | GBP 293.00 |
| Impact on return (RIY) per year | 2.86% | 0.61% | 0.30% |

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- The meaning of the different cost categories.

| This table shows the impact on return per year | | | |
|--|-----------------------------|-------|---|
| ONE-OFF COSTS | Entry costs | 0.30% | The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. |
| | Exit costs | 0.00% | The impact of the costs of exiting your investment when it matures. |
| ONGOING COSTS | Portfolio transaction costs | 0.00% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Other ongoing costs | 0.00% | The impact of the costs that we take each year for managing your investments. |

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

Recommended holding period: 10 year(s), or until an autocall event occurs.

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 this product or the service you have received, you may do so by contacting us at: Credit Agricole CIB, London Branch, 05 Appold Street, Broadwalk House, London EC2A 2DA, UK, 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