

# FTSE 100 SEMI-ANNUAL DEFENSIVE KICK OUT PLAN

STRUCTURED INVESTMENT  
SINGLE INDEX KICK OUT PLAN  
MARCH 2018  
ISSUE 1

CAPITAL-IS-AT-RISK

AUGERE

CREDIT SUISSE AG  
6 YEAR INVESTMENT TERM  
POTENTIAL FOR 3.25% GROWTH PER SEMI-ANNUAL PERIOD  
60% EUROPEAN BARRIER





## Risks

Any potential growth from this investment is dependent upon the performance of the FTSE 100. It is not guaranteed that you will receive a growth payment from this investment. You are placing your capital at risk and you may lose all your invested capital. This investment could end early from the end of year 2 and half yearly thereafter. If this occurs, this may result in you facing a reinvestment risk.

This is a marketing brochure produced by Reyker and not the counterparty bank. It is not advice from Augere, Reyker or the counterparty bank and it should not be construed as such by regulated financial advisers or investors.

You are ultimately responsible for your investment decisions and for evaluating the risks you take. Please invest responsibly and not recklessly, and contact us if you or your regulated financial adviser have any questions.

Augere and Reyker have a policy of keeping our marketing material brief and easily understood by anyone. We do not shy away from the legal, risk or regulatory information. Instead, we utilise our website to provide you with all this information. If you do not have internet access, please tell us and we will send this out to you with the brochure.



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# TECHNICAL SPECIFICATION

Structured investment which may deliver a growth payment upon kick out, or if a kick out event has not occurred, may do so at maturity.

Augere FTSE 100 Semi-Annual  
Defensive Kick Out Plan March 2018

**3.25% growth accumulated for each half yearly period that this investment is held. This will only become a growth payment if a kick out event occurs.**

## KEY INFORMATION

### ISA TRANSFER CLOSING DATE

**09 March 2018**

This is the last date when ISA transfer applications can be received.

### CLOSING DATE

**21 March 2018**

This is the last date when applications can be received.

### STRIKE DATE

**23 March 2018**

The starting level of the index will be measured on this date.

### MATURITY DATE

**23 March 2024**

The final level of the index will be measured on this date.

### WHAT IS THIS INVESTMENT LINKED TO?

Any potential returns from this investment are linked to the FTSE 100. This is known as the underlying index.

### COUNTERPARTY BANK

Issued by Credit Suisse AG (A rated by S&P, A1 Moody's and A by Fitch).

### INVESTMENT TERM

6-year investment term.

### 60% EUROPEAN BARRIER

This is a feature of this investment that offers some capital protection if the index has fallen at maturity. In this case, if the FTSE 100 has not fallen by more than 40% at the end of 6 years your capital will be returned in full.

### HOW CAN I HOLD THIS?

Direct, Stocks & Shares ISA (existing, new or transfer in), SIPPs, SSAS, Corporate, Charities and Trusts.

## POTENTIAL RETURNS FROM THIS INVESTMENT

This investment could accumulate 3.25% growth for each half yearly period that is held. Any potential growth payment is dependent upon a kick out event occurring. A kick out event is an opportunity for this investment to end early and with this investment it is possible from the end of year 2 and half yearly thereafter. A kick out event will occur if at market close on any kick out observation date the index closes at or above the kick out levels described on page 3.

The kick out observation dates are shown in the table.

Kick out observation date	Kick out level	Potential return
23 March 2020	100%	13% potential growth payment + 100% of initial capital returned
23 September 2020	100%	16.25% potential growth payment + 100% of initial capital returned
23 March 2021	95%	19.5% potential growth payment + 100% of initial capital returned
23 September 2021	95%	22.75% potential growth payment + 100% of initial capital returned
23 March 2022	90%	26% potential growth payment + 100% of initial capital returned
23 September 2022	90%	29.25% potential growth payment + 100% of initial capital returned
23 March 2023	85%	32.5% potential growth payment + 100% of initial capital returned
23 September 2023	85%	37.75% potential growth payment + 100% of initial capital returned

# TYPE OF CLIENTS: PROFESSIONALLY ADVISED INVESTORS

## WHAT HAPPENS AT MATURITY

If your investment has not kicked out before maturity, there are 3 possible outcomes at market close on the maturity date.

**If the index is at or above 80% of its starting level**, you will receive your initial invested capital plus a 39% growth payment.

**If the index is below 80% of its starting level but has not fallen below 60% of its starting level**, you will receive your initial invested capital but no growth payment.

**If the index has fallen below 60% of its starting level**, you will lose a proportion of your capital equal to the percentage fall in the FTSE 100. As an example, if the FTSE 100 has fallen by 70% from its starting level – you will lose 70% of your initial invested capital.

## LISTING

This investment is listed on the Luxembourg Stock Exchange.

## HOW IS THIS TAXED?

Capital gains tax may be applicable. Tax treatment depends on individual circumstances and is subject to change, please seek independent tax advice for further information.

## FSCS PROTECTION

This plan offers no FSCS protection except when Reyker holds client money pre-investment and at maturity. For more information please see the Frequently Asked Questions on our website, or visit [www.fscs.org.uk](http://www.fscs.org.uk)

**ISIN CODE: XS1764396880**

## RISK WARNINGS

By investing in this plan, you are placing your capital at risk. It is not guaranteed that you will receive a growth payment and any potential return is not linked to inflation. If you are looking for a guaranteed growth, or an inflation linked investment, you should not invest. This investment does not pay an income. If you are looking for an income, you should not invest. You may lose all your invested capital and potential yield if Credit Suisse AG defaults. To help you and your regulated financial adviser, we have produced a Key Risk Document that can be found on our website. This should be read and understood before investing.

## TARGET MARKET

- |   |  |  |
|---|--|--|
| 1. Type of clients: professional and professionally advised investors   | 6. Investors will be happy with the long-term health of Credit Suisse AG   | 7.4 Understanding counterparty risk, in this case the risk that Credit Suisse AG defaults at any point during the investment term, and how this would impact any potential return from this investment |
| 2. Investors will expect the FTSE 100 to rise causing the investment to kick out. In the event their market view is wrong, investors will desire some kick out levels to be lower than the initial starting level to increase the likelihood of receiving a positive return | 7. Investors and/or regulated financial advisers will have knowledge and experience in:  |  |
|   | 7.1 Direct investment in structured products and other capital at risk products  | 8. Investors will be willing and able to take risk. They will understand that any potential return is contingent upon the performance of the FTSE 100  |
| 3. Investors will be willing and able to have their capital invested for 6 years  | 7.2 Understanding what factors drive the underlying index, in this case the FTSE 100, and how movement in the FTSE 100 impacts the value of the investment | 9. Investors will realise that it is not guaranteed that this investment will return a growth payment.   |
| 4. Investors will be able to bear a 100% capital loss   |  |  |
| 5. Investors will have a well-diversified portfolio. This investment will be one component of this portfolio  | 7.3 Understanding the benefits and consequences of the barrier feature of this investment  |  |

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# HOW DOES THIS INVESTMENT WORK?

This investment could accumulate 3.25% growth for each half yearly period that it is held. Any potential growth payment is dependent upon a kick out event occurring. This is possible from the end of year 2 and half yearly thereafter.

The target market will desire some kick out levels to be lower than the initial starting level. With this investment, the kick out levels will drop by 5% every year from the end of year 3.

If a kick out event does not occur, any potential return is dependent upon the FTSE 100 closing at or above 80% of its starting level at market close on the maturity date.

If a kick out observation date falls on a non-business day, the next valid business day will be used.

## OBSERVATION DATES

STRIKE DATE  
23 MARCH 2018

23 MARCH 2020

IS THE FTSE 100 AT OR ABOVE  
100% OF ITS STARTING LEVEL?

YES

13%

NO

23 SEPTEMBER 2020

IS THE FTSE 100 AT OR ABOVE  
100% OF ITS STARTING LEVEL?

YES

16.25%

NO

23 MARCH 2021

IS THE FTSE 100 AT OR ABOVE  
95% OF ITS STARTING LEVEL?

YES

19.5%

NO

23 SEPTEMBER 2021

IS THE FTSE 100 AT OR ABOVE  
95% OF ITS STARTING LEVEL?

YES

22.75%

NO

23 MARCH 2022

IS THE FTSE 100 AT OR ABOVE  
90% OF ITS STARTING LEVEL?

YES

26%

NO

23 SEPTEMBER 2022

IS THE FTSE 100 AT OR ABOVE  
90% OF ITS STARTING LEVEL?

YES

29.25%

NO

23 MARCH 2023

IS THE FTSE 100 AT OR ABOVE  
85% OF ITS STARTING LEVEL?

YES

32.5%

NO

23 SEPTEMBER 2023

IS THE FTSE 100 AT OR ABOVE  
85% OF ITS STARTING LEVEL?

YES

35.75%

NO

MATURITY DATE  
23 MARCH 2024

23 MARCH 2024

IS THE FTSE 100 AT OR ABOVE  
80% OF ITS STARTING LEVEL?

YES

39%

NO

23 MARCH 2024

IS THE FTSE 100 AT OR ABOVE  
60% OF ITS STARTING LEVEL?

YES

NO GROWTH BUT INITIAL  
CAPITAL RETURNED.

NO

CAPITAL WILL BE LOST ON A 1 TO 1 BASIS EQUAL TO THE PERCENTAGE  
FALL IN THE FTSE 100 AND THERE WILL BE NO GROWTH PAYMENT.

GROWTH  
PAYMENT  
& 100%  
OF INITIAL  
CAPITAL  
RETURNED.

# ABOUT US

## AUGERE

### AUGERE FINANCIAL LIMITED

Augere focuses on providing investment solutions for the IFA, intermediary and institutional marketplace. By combining our market knowledge with an international investment bank and an award winning service provider, we provide investors with unique access to innovative products and unrivalled service.

Further information about Augere can be found at [augerefinancial.com](http://augerefinancial.com)

## reyker

### REYKER SECURITIES PLC – THE PLAN MANAGER

An award winning financial services company established in 1983, Reyker are the plan manager. Reyker has been operating in the structured investment market for a number of years and has been recognised for its service excellence, recently being awarded Best Structured Product Service Provider at the Moneyfacts Awards in September 2017.

Further information about Reyker can be found at [www.reyker.com](http://www.reyker.com)

## CREDIT SUISSE

### CREDIT SUISSE AG – THE COUNTERPARTY BANK

Founded in 1856, Credit Suisse AG is one of the world's leading financial services providers and a subsidiary of Credit Suisse Group AG. Credit Suisse Group AG is headquartered in Zurich, has a global reach with operations in about 50 countries and 46,720 employees from over 150 different nations. Their broad footprint helps them to generate a geographically balanced stream of revenues and net new assets.

Credit Suisse Group AG offers clients its combined expertise in the areas of private banking, investment banking and asset management. In addition, Credit Suisse Group AG provides corporate advisory services, comprehensive solutions and innovative products to companies, institutional clients and high-net-worth private clients. Additional information relating to Credit Suisse Group AG credit ratings, which are currently lower than those of its issuing entities, is available by accessing the following website: [www.credit-suisse.com/investors/en/ratings.jsp](http://www.credit-suisse.com/investors/en/ratings.jsp)

Credit Suisse AG has not prepared this document and therefore accepts no responsibility for its contents, nor any liability for any losses in connection with the information contained herein. Reyker has prepared this document and accepts responsibility for its contents.



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# STRUCTURED INVESTMENT SERVICE

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## WHAT'S NEXT?

Decide with your regulated financial adviser whether this investment is suitable for you.

Complete and submit an application form and send the investment funds to Reyker. Reyker will process your application and correspond with your regulated financial adviser if they require anything else.

Once your application has been received a welcome letter will be sent to you confirming the receipt of your application and details of how to access your online Reyker account which will be linked to your email address.

Don't worry if you do not have an email address. We will post all of the correspondence to you if you don't supply one, although this will attract a small charge.

On the day after strike date, a contract note confirming the trade will be uploaded to your online Reyker account. Reyker will report to you every 6 months as at 5 April and 5 October via a valuation statement uploaded to your online Reyker account. Your regulated financial adviser will also receive a copy for their records.

When a plan matures, or if it matures early due to the kick out feature, Reyker will send a confirmation letter summarising any growth payments, initial capital to be returned and the options now available to you.

# EXPLANATORY GUIDE

We have produced this explanatory guide to help you and your regulated financial adviser. We try to produce documents that are brief and easily understood by anyone, not lengthy or full of legal terms and jargon. This explanatory guide should be read and understood by both you, the investor, and your regulated financial adviser in conjunction with the whole product brochure and educational material available via our website [augerefinancial.com](http://augerefinancial.com) before investing.

## CONTRACTS

Regulated financial advisers can only do business with us via our latest intermediary terms and conditions of business, which is deemed to be accepted when a regulated financial adviser recommends an investment. In addition, all investors must accept our latest general terms and conditions of business as contractually binding before investing. You must contact Reyker before investing if you do not understand the product or the risks or if you have any concerns at all about its long-term suitability for you as an investor. Reyker will then assist you and your regulated financial adviser and confirm with you that you are satisfied before the investment proceeds. All investments are fully MiFID II, PRIIPs and KID compliant, and Augere and Reyker already comply with forthcoming GDPR requirements that apply from May 2018.

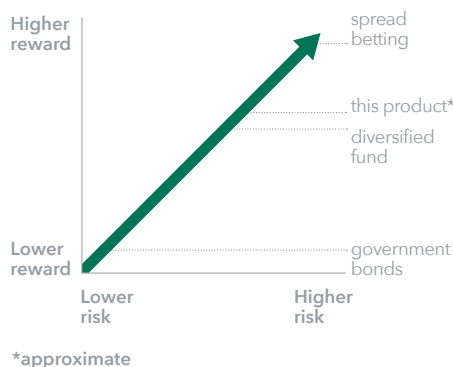
## RISK AND RETURN PROFILE

We provide this information to investors to help you form a judgement about the balance of risk versus reward. In general, the potential for higher rewards is associated with taking more risk. Conversely, very safe investments typically deliver low growth or low yields and may even depreciate in real terms. One way of thinking about risk and reward is to compare this investment with both more and less risky investments. If you invest in a bank deposit then returns are typically low, but capital risk is less. Although banks may still

fail, deposits within set limits are covered by the Financial Services Compensation Scheme so this is a risk limiter. Structured investments often have “a barrier”. This one has a 60% European barrier, so risk is partially mitigated, but it is still riskier than a deposit. In exchange for you taking the risk, you have the potential to earn more from your investment. Only you and your regulated financial adviser can decide if this risk/reward trade-off is acceptable to you.

## RISKS AND REWARDS

All investments carry risk and you must accept that there is no such thing as a risk-free investment. Even deposits carry risk in a low interest rate environment, if inflation exceeds interest yields the value of deposits will fall in real terms. Only you can decide your attitude to risk and we rely on you and your regulated financial adviser to make responsible, not reckless, decisions. We refer to several types of risk on our website and deal with the main ones in this Explanatory Guide.



## LIQUIDITY RISK

Can your investment be sold for cash reasonably quickly when you need us to, and at what price? As an LSE international stockbroker, Reyker offers a service to try to sell this investment early if you need to. Usually Reyker sell it back to the bank. The price they offer should reflect the market conditions at the time and may be much less if market conditions have worsened. The bank has no obligation to buy, though Reyker have never experienced a case when a bank refused, and neither Augere nor Reyker would not use a bank that they think would refuse. However, this investment is not designed to be actively traded and is not intended to be sold in the short term. When you invest you should expect to hold it to maturity in 6 years. Therefore, liquidity is not guaranteed.

## CREDIT RISK

In simple terms, this is the risk that the bank defaults (does not pay you back) in whole or in part. You need to be happy with the long term future of Credit Suisse AG. If they default or go bankrupt, then in the worst case your capital could be lost in part or full. If you are not happy with them now, then you must not invest. If you have any questions about our view of Credit Suisse AG, please contact Augere or Reyker and we will try to help, but it is your regulated financial adviser,

**The counterparty bank has produced a Key Information Document (KID). This is on our website. To help you and your regulated financial adviser to understand this document we have produced a guide. This guide and the KID should be read before investing.**

not Augere or Reyker, who gives you investment advice. Any information we provide you with about the bank will only be factual at the time you contact us. Once we have invested your money, your investment is no longer cash and it is not a bank deposit, so it is not protected by the Financial Services Compensation Scheme.

#### CAPITAL RISK

This is a capital at risk investment. You may lose all of your invested capital and must be willing and able to take this risk. This is why you should ensure that your portfolio has a range of different types of investments, and you are not too exposed to any one investment type, or bank or sector. Your regulated financial adviser should help you with this.

Specifically, for this structured investment, when it matures in 6 years, if the FTSE 100 has fallen by more than 40% from its starting level at the date we made the investment for you, you will lose some of your capital. The amount you risk losing is directly related on a 1 to 1 basis to the percentage fall in the FTSE 100. This means your capital is protected from a fall in the FTSE 100 if it has not fallen below 60% of its starting level at maturity. This is called a barrier. We refer to this in our Technical Specification as a 60% European barrier.

Note that over the 6-year term, for

capital protection purposes, it does not matter if the barrier is breached by the FTSE 100 during the term (not including, market close on the maturity date) as long as it recovers above the 60% barrier at the end of 6 years (the maturity date). A barrier breach or the FTSE 100 being close to a breach will have a negative effect on secondary market value if you decide to sell during the 6 year term. Reyker and Augere will point this out to you if you instruct to sell during the term and your regulated financial adviser may suggest that you sell other assets in your portfolio instead.

You might think about a capital protection barrier in the context of other investments. If you invest directly in quoted shares for example, there is no barrier and you are exposed in full to share price movements, though you can usually sell at any time, and this is the way you would try to limit your losses. Such an approach requires you to monitor market prices carefully all the time. The barrier structure this investment provides aims to insulate you from some, but not all, risk of the FTSE 100 falling. This structure is part of the risk/reward trade off and is a factor in enabling the bank to offer you a potentially higher return than investments that have less risk to capital.

You and your regulated financial adviser must therefore decide

whether you are willing to take the risk that the 60% barrier might be breached by the FTSE 100 at the end of 6 years. Looking 6 years ahead is itself an investment view and a risk. No one can say with certainty anything about events in 6 years, and so it is a matter of judgement for you and your regulated financial adviser.

#### POTENTIAL RETURN FROM THIS INVESTMENT

By accepting the associated risks of this investment, and if certain conditions are met, this product could accumulate 3.25% growth for each half yearly period that it is held. Any potential growth payment will only be received if a kick out event occurs. If a kick out event does not occur, you will only receive a growth payment from this investment if at market close on the maturity date, the FTSE 100 is at or above 80% of its starting level.

The potential return from this investment is greater than what you could typically receive from a bank deposit, but as described above the risks are greater. It is not guaranteed that you will receive a growth payment from this investment.

#### WHAT HAPPENS IF REYKER FAILS?

In the unlikely event of Reyker failing, neither your money nor your investment assets would be lost. We do not envisage a circumstance where we would be unable to pay

# EXPLANATORY GUIDE CONTINUED

out because of the built in regulatory protections. All client money and assets are held in trust separately from our own money. It is ring-fenced and independently audited quarterly and annually. This is unique in the industry as we pay for quarterly independent audits to maximise your protection. We are also supervised by the FCA as our regulator and we make quarterly returns to them of our financial position. If Reyker failed, the company nor its creditors would have access to these funds or investments and they would be protected for you. Where we hold cash balances for investors, these are also covered by the FSCS scheme within its limits.

Reyker is a prudent firm that you can trust, with substantial capital headroom that is currently of a higher level than FCA requirements. We take investor protection, fairness and transparency very seriously. If you or your regulated financial adviser have a question, you will have no trouble contacting our offices in London. We have a personal team willing to assist you with any query. We also have an unbroken 35-year track record of responsible investing and safe custody, with no regulatory issues or defaults. Investors are all clients of regulated financial advisers that we work with and check, but we also directly on-board retail investors as clients of Reyker, since we do not outsource safe custody or administration. We do everything in house. This means we are ideally positioned to service you for the whole product life, and to check continuing suitability over that period. There are no ongoing administration costs for you and every pound you invest goes straight into your investment.

## WHAT ARE THE COSTS?

Neither Augere nor Reyker will directly charge you to invest in our structured investment plans. If you invest say £10,000 with us, the full £10,000 will be invested and any

potential yield you get will be based on this full sum. We are able to do this because we are a wholesaler and we take the not insignificant risk of buying the underlying notes from the manufacturing bank at a small discount. This varies from around 1% to slightly over 2% depending on circumstances, and this is how we make our money. There are no hidden charges and there is no catch.

Just like a wholesaler in any industry we distribute through an independent and broad retail network, mostly financial advisers who investors choose and who you pay directly for the professional advice your regulated financial adviser gives you. We have no influence over your choice of adviser or what fees you agree to pay your adviser for their professional advice, which will generally relate to your whole portfolio, not just this investment.

The discount we earn is by no means all profit. It has to pay for our overheads, and for administering your plan, delivering safe custody, monitoring and reporting to you about it over several years. Additionally, we have a very prudent and safe approach to accounting, so unlike most distributors we do not take all of our profits up front: we defer some to later years to cover costs that may arise when the products mature. Our prudence improves your safety and peace of mind.

You will not incur charges during the product lifespan for administration, safe custody, provision of online statements and valuations or answering your reasonable questions. It is entirely free and there are no hidden costs or charges at all. This is all paid for by the discount we receive when we purchase the investment notes in bulk from the counterparty bank.

We do have a charge for unplanned events that are triggered by you. For example, if you decide to terminate

your long-term investment early, then there is a dealing charge that covers our costs of selling your investment back to the bank or finding a buyer in the market. The other typical cost that arises, is when an investor passes away, and we deal with probate valuations. We may also charge a transfer and account closure cost if you transfer your investment to another custodian. All of Reyker's charges are transparent and can be found at any time in our Standard Tariff of Fees and Charges, and on our Frequently Asked Questions pages on our website.

## SUITABILITY

This is a judgement made by your regulated financial adviser. They are the FCA-regulated firm you have employed to ensure that suitable investments are selected for you, taking into account your circumstances, wealth, knowledge and risk appetite. Neither Reyker, Augere, nor the bank has this information about you, so we are relying on the relationship between you and your regulated financial adviser, and neither Reyker, Augere, nor the bank are responsible for the advice you are given. When you invest in this product, both you and your regulated financial adviser accept that, to comply with regulatory rules, we may contact you to check that you, either individually or as part of a sample of investors, understand the product and that you are content with the advice and suitability process. This is part of our checking to ensure that our investments are reaching the intended target market and are not being purchased by investors for whom they are unsuitable. It is the responsibility of your regulated financial adviser to ensure you fit this investment's target market. We may provide the results of this information to the bank and on request by the regulator.



### HOW CAN I COMPLAIN?

The process depends on what you are complaining about. If you think you have been given bad financial advice, or if you think the investment was unsuitable for you when you invested, then you should complain directly to your regulated financial adviser.

When you invest in an Augere investment, in the eyes of the FCA, you are entering into a contract with Reyker, not directly with Augere or the bank. Although all banks must have a complaints procedure and publish it on their website, your investment contract is with Reyker, not with the bank, so you are not a client of theirs. This does not absolve them from their responsibility to manufacture investment products that are suitable for the target market, but in the first instance, except where it relates to advice from your regulated financial adviser, Reyker would expect to deal with your complaint, not the bank.

If you have a complaint about the service, the design of the investment or the brochure, please contact Reyker directly in the first instance by telephone, email or letter and Reyker will try to help you. It is a fact that Reyker has had very few complaints throughout its history. This is because they are cautious with investment design and have an ethos of “doing the right thing”.

Reyker guarantee that all complaints will be dealt with fairly, professionally and promptly. Reyker’s up to date contact details and complaints procedure are always clearly described on their website. Reyker do not use call centres or outsource administration, so you will get through to someone who has all the information and authority to assist. Reyker have two senior regulated compliance officers, both are Directors and one is a practising solicitor.

If, very unusually, Reyker do not resolve your issue on first enquiry, please make a formal written complaint to:

Compliance Officer,  
Reyker Securities plc,  
17 Moorgate, London EC2R 6AR.

If for any reason you are dissatisfied with their final response to your complaint, you can refer your complaint to the Financial Ombudsman Service within six months of their final response.

You can contact them at:  
Exchange Tower, London, E14 9SR  
or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
or call 0800 023 4567.





# GET IN TOUCH

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## FOR SALES ENQUIRIES

020 3423 6545 | [info@augerefinancial.com](mailto:info@augerefinancial.com)

## CUSTOMER SERVICE

020 7397 2586 | [augere@reyker.com](mailto:augere@reyker.com)

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# KEY DOCUMENTS

## KEY INFORMATION DOCUMENT

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From January 2018, manufacturers of structured investments need to provide investors with a Key Information Document (KID). This has been produced by the counterparty bank, Credit Suisse AG. We have published this on our website [here](#). You must read this before investing.

## KEY INFORMATION DOCUMENT GUIDE

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This is available [here](#).

## APPLICATION FORMS

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You will need to complete an application form to invest in this structured investment. This is available [here](#).

## KEY RISKS DOCUMENT

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To help you and your regulated financial adviser, we have produced a key risk document. This must be read and understood before investing. This is available [here](#).

## FREQUENTLY ASKED QUESTIONS

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This is available [here](#).

## RETAIL TERMS & CONDITIONS OF BUSINESS

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When you apply for our products, you will become a client of Reyker's and agree to their terms & conditions of business. This must be read and understood before investing. This is available [here](#).

## INTERMEDIARY TERMS OF BUSINESS

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Financial advisers agree to the Intermediary Terms of Business when advising clients on our own products. This must be read and understood before investing. This is available [here](#).



## **Disclaimer**

Any hyperlinks featured in this brochure are up to date as at the time of writing. These may change over time.

The marketing brochure and explanatory guide are not investment advice from either Augere, Reyker or the counterparty bank, and must not be construed as such by advisers or investors. Capital is at risk and subject to counterparty bank risk.

## **Bespoke Structured Investments**

If you are looking to tailor a product to a specific need call us on 020 3423 6540 to discuss our bespoke structured investments.

Augere Financial Limited 17 Moorgate London EC2R 6AR  
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