

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:	Dual Currency Investment
Name of PRIIP manufacturer:	Bank of Cyprus Public Company Limited (hereafter: 'Bank of Cyprus', 'BOC')
ISIN:	Order For : of - bYarlbHs
Website for PRIIP manufacturer:	http://www.bankofcyprus.com.cy
For more information call:	Call +357 22 121745 for more information
Regulated by:	Central Bank of Cyprus is responsible for supervising Bank of Cyprus in relation to this Key Information Document
PRIIP is authorised in:	This PRIIP is authorized in Cyprus
Date of KID production:	22 Apr 2026, 10:23 UTC



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

What is this product?

Type	Over-The-Counter (OTC) Dual Currency Investment
Term	The Maturity Date of the product is 4 May 2026 and it is recommended to hold the product until maturity.
Objectives	<p>To achieve a greater return compared to ordinary bank cash deposits you are accepting foreign exchange risk and the risk of capital loss. As a result, at Maturity Date the Investment Amount could be converted into an Alternate Currency at an exchange rate worse than the prevailing market rate.</p> <p>How the return is determined:</p> <p>For the Investment Amount that you have invested you will receive the following Coupon and Redemption Amount.</p> <ul style="list-style-type: none">• Coupon: On the Maturity Date you will receive the Coupon Amount.• Redemption: On the Maturity Date and in reference to the related Observation Date you will receive:<ul style="list-style-type: none">a) If the Underlying Exchange Rate is not in the Conversion Range, the Investment Amount.b) If the Underlying Exchange Rate is in the Conversion Range, the Investment Amount converted into the Alternate Currency at Strike Rate. This amount will be less than the Investment Amount when converted into your Investment Currency at the spot exchange rate.• Term: This product is scheduled to terminate on the Maturity Date. It may terminate early following certain defined events principally in relation to the underlying foreign exchange rate or either you or the Manufacturer (including default), provided that the Manufacturer may in certain cases elect to adjust terms instead to account for the relevant event. The amount owed on termination depends on market and liquidity conditions. Early termination could have a material adverse effect on the return of the product compared to what such return would have been had the product continued to its full term.• The product does not have a sustainable investment objective.
Key dates and values (*)	<p>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, as applicable.</p> <ul style="list-style-type: none">• Calculation Agent: Manufacturer• Underlying Exchange Rate: The EURUSD foreign exchange rate (expressed as a number of USD per EUR 1.00) as observed in the global spot foreign exchange market• Investment Amount: USD 300,000• Alternate Currency: EUR• Strike Rate: USD 1.1700 per EUR 1.0000• Conversion Range: equal to or lower than 1.1700• Coupon: 4% p.a.• Coupon Amount: Investment Amount multiplied by the Coupon (adjusted to reflect the proportion of days in the relevant Investment Period relative to one year in accordance with the applicable day count convention)• Investment Period: From and including Investment Date to and excluding the Maturity Date.• Day count convention: Actual/365 Fixed• Investment Date: 22 April 2026• Observation Date(s): 29 April 2026• Maturity Date: 4 May 2026 <p>(*) Items above are indicative only and may change. You should check the final value of such items prior to investing.</p>

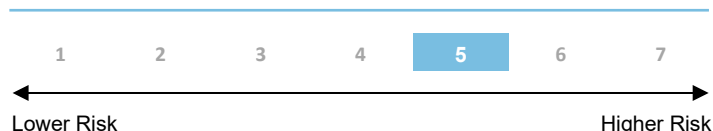
Intended retail investor

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

What are the risks and what could I get in return?

Summary Risk Indicator



The risk indicator assumes you keep the product until 4 May 2026. 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 cash in early. You may have to pay significant extra costs to cash in early.

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 Bank of Cyprus is not able to pay you. We have classified this product as 5 out of 7, which is a medium-high risk class. This classification takes into consideration two elements: 1) the market risk - that rates the potential losses from future performance at a medium-low level; and 2) the credit risk which estimates that poor market conditions could impact the capacity of Bank of Cyprus to pay you. **Be aware of currency risk. If you will receive payments in a currency other than the official currency of the Member State where the product is marketed, the final return you will get will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** You are entitled to receive back at least 0.13% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain. If Bank of Cyprus 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:	1.7 weeks
Example Investment:	USD 10,000
Scenarios	If you exit after 1.7 weeks (Recommended holding period)
Minimum	USD 13. The return is only guaranteed if you hold the product to maturity 4 May 2026.
Stress	What you might get back after costs USD 9,567
	Percentage return -4.33%
Unfavourable	What you might get back after costs USD 9,903
	Percentage return -0.97%
Moderate	What you might get back after costs USD 10,013
	Percentage return 0.13%
Favourable	What you might get back after costs USD 10,013
	Percentage return 0.13%

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.

What happens if Bank of Cyprus is unable to pay out?

You may, under certain preconditions, be entitled to compensation from the Investor Compensation Fund (the "Fund") for Clients of Banks. Information on the Investor Compensation Funds and the Deposit Guarantee Scheme has been made available to you in the MiFID Pre-Contractual Information Package. If Bank of Cyprus is unable to fulfil its obligations in respect of this product, you may be able to recover some of your investment from the Fund. However, the coverage limit from the Fund only applies to an eligible investor's aggregate claim on Bank of Cyprus irrespective of the number of investment accounts the investor may have with Bank of Cyprus. This means that if you hold two such eligible investments with a total value of EUR 30,000, you will only be covered up to a total amount of EUR 20,000 and will not be covered for the remaining EUR 10,000. Fund does not cover institutional and professional investors. For more details, please visit Central Bank of Cyprus webpage on the following link: <https://www.centralbank.cy/en/deposit-guarantee-investors-compensation-schemes/investor-compensation-fund-for-clients-of-banks>

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.

We have assumed:

- You would get back the amount that you invested (0 % return).
- USD 10,000 is invested.

Investment USD 10,000	If you exit after 1.7 weeks
Total costs	USD 300
Cost impact (*)	3.00%

(*) This illustrates the effect of costs over a holding period of one year or less. This percentage cannot be directly compared to the cost impact figures provided for PRIIPs with different Recommended Holding Periods.

Composition of costs

One-off costs upon entry or exit		If you exit after 1.7 weeks
Entry costs	3.00% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	USD 300
Exit costs	0.00% 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.	USD 0
Ongoing costs		
Management fees and other administrative or operating costs	0.00% of the value of your investment per year. This is an estimate based on actual costs over the last year.	USD 0
Transaction costs	0.00% 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.	USD 0
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product.	USD 0

The actual costs in monetary amount are a function of the cost in percentage and the investment amount.

How long should I hold it and can I take my money out early?

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 scheduled termination date of the product. Please note that you will not be able to sell the product prior to the scheduled termination date.

How can I complain?

Information on how to submit a complaint can be found on Bank of Cyprus website at https://www.bankofcyprus.com/en-gb/contact_us/complaints

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 advisor or relationship manager.

The following documents are available upon request:

- MiFID Pre-Contractual Information Package ([click here](#))
- Investment Services Agreement.