



Key Information Document (“KID”)

Purpose

This document provides the investor (“you”) with key information about this investment product. It is not marketing material. The information is required by law to help the investor understand the nature, risks, costs, potential gains and losses of this product and to help the investor compare it with other products.

Express Certificate in USD on Biogen, BT Group, JD.com, Marathon Petroleum, Tyson Foods

Issuer of this Product: **EFG International Finance (Guernsey) Ltd., St Peter Port, Guernsey** | Guarantor: **EFG International AG, Zurich, Switzerland** | www.efginternational.com | Call +41-(0)58-800-1111 for more information

KID Manufacturer: **Leonteq Securities AG** | Competent Authority: Not applicable | Production date of the KID: 06.02.2020

The investor is about to purchase a product that is not simple and may be difficult to understand.

1. What is this product?

Type

This product is a Swiss Uncertificated Security under Swiss law.

Objectives

Objective of the product is to provide the investor with a specified entitlement according to predefined conditions. The investor may receive a coupon payment on the Conditional Coupon Payment Date if a Coupon Trigger Event has occurred on the corresponding Coupon Observation Date. If the investor has not received a coupon payment on the previous Coupon Payment Date(s), the missed coupon payment(s) shall additionally be payable in arrears if a Coupon Trigger Event occurs on a subsequent Coupon Observation Date (“Memory Coupon”). A Coupon Trigger Event shall occur if on any Coupon Observation Date all Underlyings close above their respective Coupon Trigger Level. The product has a fixed lifetime and will be redeemed on the Early Redemption Date or on the Redemption Date. The possibilities for the redemption of the product are as follows:

Early Redemption on the specific Early Redemption Date:

Provided that on one of the pre-defined Autocall Observation Dates the official close of each Underlying is above its Autocall Trigger Level, an Early Redemption will occur and the product will expire immediately.

The investor will receive USD 1'000.00 (100% of the Denomination) plus the Conditional Coupon Amount, if applicable, for the respective Conditional Coupon Payment Date. No further payments will be made.

Redemption opportunities on the Redemption Date:

- If the Final Fixing Level of the Underlying with the Worst Performance is at or below the respective Strike Level, the investor will receive a Cash Settlement in the Settlement Currency according to the following formula: Denomination × Final Fixing Level of the Underlying with the Worst Performance / Strike Level of the Underlying with the Worst Performance.
- If the Final Fixing Level of the Underlying with the Worst Performance is above the respective Strike Level, the investor will receive USD 1'000.00 (100% of the Denomination).

The investor might incur a loss in case the sum of Cash Settlement on the Redemption Date and the coupon payment is below the purchase price of the product. Different from a direct investment in the Underlyings, the investor will not receive any dividend payment nor any further entitlement resulting from the Underlyings (e.g. voting rights). The investor will not benefit from any increase of the market price of the Underlyings above the Strike Level.

Currency of the product (Settlement Currency)	US Dollars (“USD”)	Minimum Investment / Minimum Trading Lot	USD 1'000.00
Issue Date	13/02/2020	Initial Fixing Date	06/02/2020
Last Trading Day	06/02/2025	Redemption Date	13/02/2025
Final Fixing Date	06/02/2025	Denomination	USD 1'000.00
Issue Price	100.00%	Initial Fixing Level	Official close of the respective Underlying on the Initial Fixing Date on the Related Exchange.
Final Fixing Level	Official close of the respective Underlying on the Final Fixing Date on the Related Exchange.	Settlement Type	Cash Settlement
Quoting in consideration of accrued interest	yes (dirty prices); the investor pays no accrued interest additionally when purchasing the product	Conditional Coupon Rate	3.7250%
Worst Performance	For each Underlying the performance is calculated by dividing its Final Fixing Level by the respective Initial Fixing Level. The Worst Performance corresponds to the lowest of all such calculated values.	Currency Risk	The product is currency hedged at maturity, i.e. although the Initial Fixing Level is determined in the currency of the Underlying, the amounts determined in the Currency of the Underlying will be converted 1:1 into the Currency of the Product (Quanto)

Coupon Observation Date • Conditional Coupon Payment Date • Conditional Coupon Amount • Autocall Observation Date • Autocall Trigger Level^a • Early Redemption Date

1. 06/05/2020 - 14/05/2020 - USD 37.25 - 06/05/2020 - 100.00% - 14/05/2020 2. 06/08/2020 - 13/08/2020 - USD 37.25 - 06/08/2020 - 97.00% - 13/08/2020 3. 06/11/2020 - 16/11/2020 - USD 37.25 - 06/11/2020 - 94.00% - 16/11/2020 4. 08/02/2021 - 16/02/2021 - USD 37.25 - 08/02/2021 - 91.00% - 16/02/2021 5. 06/05/2021 - 13/05/2021 - USD 37.25 - 06/05/2021 - 88.00% - 13/05/2021 6. 06/08/2021 - 13/08/2021 - USD 37.25 - 06/08/2021 - 85.00% - 13/08/2021 7. 08/11/2021 - 16/11/2021 - USD 37.25 - 08/11/2021 - 82.00% - 16/11/2021 8. 07/02/2022 - 14/02/2022 - USD 37.25 - 07/02/2022 - 79.00% - 14/02/2022 9. 06/05/2022 - 13/05/2022 - USD 37.25 - 06/05/2022 - 76.00% - 13/05/2022 10. 08/08/2022 - 15/08/2022 - USD 37.25 - 08/08/2022 - 73.00% - 15/08/2022 11. 07/11/2022 - 15/11/2022 - USD 37.25 - 07/11/2022 - 70.00% - 15/11/2022 12. 06/02/2023 - 13/02/2023 - USD 37.25 - 06/02/2023 - 67.00% - 13/02/2023 13. 08/05/2023 - 15/05/2023 - USD 37.25 - 08/05/2023 - 65.00% - 15/05/2023 14. 07/08/2023 - 14/08/2023 - USD 37.25 - 07/08/2023 - 65.00% - 14/08/2023 15. 06/11/2023 - 13/11/2023 - USD 37.25 - 06/11/2023 - 65.00% - 13/11/2023 16. 06/02/2024 - 13/02/2024 - USD 37.25 - 06/02/2024 - 65.00% - 13/02/2024 17. 07/05/2024 - 14/05/2024 - USD 37.25 - 07/05/2024 - 65.00% - 14/05/2024 18. 06/08/2024 - 13/08/2024 - USD 37.25 - 06/08/2024 - 65.00% - 13/08/2024 19. 06/11/2024 - 14/11/2024 - USD 37.25 - 06/11/2024 - 65.00% - 14/11/2024 20. 06/02/2025* - 13/02/2025** - USD 37.25 - 06/02/2025* - 65.00% - 13/02/2025**

^a: levels are expressed in percentage of the Initial Fixing Level

*: the last observation date equals the Final Fixing Date

**: the last Early Redemption Date equals the Redemption Date

Underlying	Type	Related Exchange	Bloomberg Ticker	ISIN	Initial Fixing Level (100%)*	Strike Level (65.00%)*	Coupon Trigger Level (65.00%)*
BIOGEN INC	Share	NASDAQ	BIIB UQ	US09062X1037	USD TBA	USD TBA	USD TBA
BT GROUP PLC	Share	London Stock Exchange	BT/A LN	GB0030913577	GBP TBA	GBP TBA	GBP TBA

Investment USD 10,000	If the investor cashes in the product after 1 year	If the investor cashes in the product after 3 years	If the investor cashes in at the end of the recommended holding period
Total costs	USD 629.58	USD 629.58	USD 629.08
Impact on return (RIY) per year	5.76%	2.13%	1.30%

Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the investment return the investor 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	1.30%	The impact of the costs already included in the price.
	Exit costs	-	Not applicable
Ongoing costs	Portfolio transaction costs	-	Not applicable
	Other ongoing costs	-	Not applicable
Incidental costs	Performance fees	-	Not applicable
	Carried interests	-	Not applicable

5. How long should the investor hold it and can the investor take money out early?

Recommended holding period: 13/02/2025 (until Redemption Date)

The objective of the product is to provide the investor with the redemption profile described under "1. What is this product?" above. This only applies if the product is held until maturity.

There are no possibilities to take the investor's money out early other than to sell the product off-exchange.

In unusual market situations, or in the event of technical faults/disruptions, a purchase and/or sale of the product can be temporarily hindered, or may not be possible at all.

6. How can the investor complain?

Any complaint regarding the person advising on, or selling, the product on the relevant website can be submitted directly to that person.

Any complaint regarding the product or the conduct of the Issuer of this product can be submitted to the following address: Leonteq Securities AG, Europaallee 39, 8004 Zurich, Switzerland, kid@leonteq.com, www.leonteq.com.

7. Other relevant information

Any additional documentation in relation to the product and in particular the simplified prospectus and the programme (including any supplements hereto) are published on the website: www.leonteq.com. In order to obtain more detailed information – and in particular details of the structure of and risks associated with an investment in the product – the investor should read these documents.

Furthermore, Leonteq created the KID after having made certain assumptions and exercised certain discretion with respect to calculations of key figures and performance scenarios and is going to reassess and adapt its assumptions as it deems appropriate from time to time.