BCP

Invest with confidence

THIS IS MARKETING MATERIAL

BCP / BNP Paribas 2.70% AER 3 Year Deposit

- 2.70% **FIXED DEPOSIT INTEREST** paid out at the end of years 1 to 3, if not called in by BNP Paribas at the end of year 2
- 3 **YEAR FIXED DEPOSIT WHICH PAYS** 2.70% AER
- **DEPOSIT** with **CAPITAL SECURITY** at maturity from BNP Paribas S.A.
- BNP Paribas S.A. has the right (but not the obligation) to redeem the deposit in whole at par at the end of year 2
- Deposit Interest paid out in October each year
- Liquidity available in normal market and funding conditions* (capital security does not apply and subject to an administration charge)
- BNP Paribas S.A. Deposit Credit Ratings: Fitch AA- (Stable), Moody's A1 (Stable) and S&P A+ (Stable)
- Available to Credit Unions, Corporates, Charities, Religious Orders, Friendly Societies, Individuals and Pension Funds
- **MINIMUM INVESTMENT** €100,000 for Credit Unions, Corporates, Charities, Religious Orders and Friendly Societies; and €50,000 for Individuals and Pension Funds
- **CLOSING DATE** 28th September 2026

* Deductions for fees and charges are not made uniformly throughout the life of the Deposit, but are loaded onto the early period. If you withdraw from the Deposit in the early period this will impact on the value you will receive.

Warning: If you seek to realise your investment before 1st October 2029 you may lose some, or all, of the money you invest. The amount you receive may be less than the capital secure amount. Liquidity is only available in normal market and funding conditions.

Warning: If BNP Paribas S.A. were to default, you could lose some or all of your investment and potential interest.

Warning: Your investment is not covered by any Deposit Guarantee Scheme.

Please contact your Financial Advisor or BCP on 01 668 4688 or invest@bcp.ie

This Product is a Permitted Investment Under The Central Bank Of Ireland's Credit Union Handbook.

IMPORTANT: Investments will be held by the Bank as deposits in an omnibus client asset account in the name of BCP. Please refer to the Brochure for full details. Deposit interest earned is paid gross of tax. The current rate of tax applying to the gross interest earned is the equivalent rate of DIRT which is 33%, where applicable. Irish resident corporate investors will be taxable on any Interest earned at 25%. Tax exempt investors including Credit Unions, Pensions, Religious Orders, Charities, and Friendly Societies, will be paid gross and will not be subject to tax on any interest earned. Individuals and Corporates will receive interest gross without deduction of tax but will have to pay any tax due via their tax returns. Depositors should satisfy themselves in relation to Revenue reporting requirements and the implications of non-disclosure. AER is Annual Equivalent Rate. Credit ratings correct as of August 2026.

71 Upr. Leeson Street, Dublin 4, D04 XK68 · +353 1 668 4688 | invest@bcp.ie

BCP Asset Management DAC, trading as BCP, is regulated by the Central Bank of Ireland. BNP Paribas SA is a French credit institution (bank) that is authorised and supervised by the European Central Bank (ECB) and the Autorité de Contrôle Prudentiel et de Résolution (ACPR) (the French Prudential Control and Resolution Authority) and regulated by the Autorité des marchés financiers (the French financial markets regulator) (AMF).