

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

Product name: **BRK S&P Turbo Short 4650**

ISIN: AT0000A31E91

Issuer: BRK Financial Group www.brk.ro

Call +40 364 401 709 for more information

Regulator: The Financial Supervisory Authority

Created: 15.09.2022

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

What is this product?

Type: This is a turbo type structured product.

Objectives: This product allows you to benefit from the downside evolution of the underlying and does not pay interest. The price of the product at maturity will depend on the performance of the underlying. Over the lifetime of the product, the positive or negative developments of the underlying are amplified by the leverage effect of the product. Also, the product may expire early if a knockout event occurs. As the underlying (E-Mini S&P 500 Futures) is quoted in a currency other than the currency of the product, the currency conversion is based on the relevant exchange rate. The multiplier of the underlying relative to the issued certificates is 100, meaning that an investment in 100 certificates is required to equal the exposure of a unit investment in the underlying asset.

When the barrier is reached, the product is suspended from trading, to be redeemed at the residual value set by the issuer. The barrier level can only be reached when the official market of the underlying is open. The maximum loss of the investor is equal to all the initial invested value.

Underlying asset: E-Mini S&P 500 Futures

Barrier level: 4650

Issue date: 15.09.2022

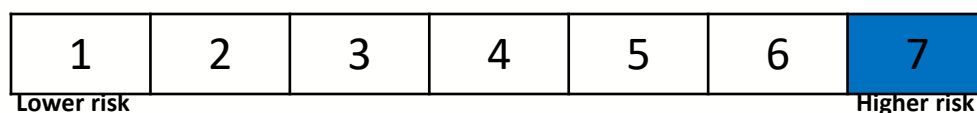
Maturity: Open end

Multiplier: 100

Intended retail investor: This product is intended for short term and very short term investors with high risk tolerance. Turbo certificates are optimal for investors who acquire the necessary knowledge and want to obtain high returns in the short term with the risk of losing up to 100% of the invested value.

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

Risk indicator



This 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 we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class.

This product has no protection against future market developments, thus risking losing up to 100% of the amount invested.

Performance scenarios:

Investment: 10 000 EUR		1 day (recommended holding period)
Stress scenario	What you might get back after cost	5 157.00 EUR
	Percentage return	-48.43%
Unfavorable scenario	What you might get back after cost	9 337.04 EUR
	Percentage return	-6.63%
Moderate scenario	What you might get back after cost	10 071.36 EUR
	Percentage return	0.71%
Favorable scenario	What you might get back after cost	10 575.97 EUR
	Percentage return	5.76%

This table shows the money you could get back over the recommended holding period assuming that you invest 10000 EUR.

The scenarios presented above are an estimate of future results based on past performance and are not a certainty. There is no guarantee that you will get on of these returns and the displayed returns have no equal probability.

The returns presented in the table are not annualized, which means that they are not comparable to other annual returns presented in other key information documents.

The amount you can get from investing in this product is not fixed. This varies depending on the development of the underlying asset and the holding period.

All amounts shown after costs include costs that you pay deducted, but do not include personal tax costs.

What happens if SSIF BRK FINANCIAL GROUP SA is unable to pay out?

If SSIF BRK Financial Group is unable to make the payments due, you are not covered by any investor compensation scheme. To protect you, BRK Financial Group applies segregation of funds procedure. However, in the worst case scenario, a total loss of your invested capital is possible, so holders need to know the risk of the Issuer going bankrupt or insolvent with the securities.

What are the costs?

Costs over time

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 costs displayed below represent the costs associated with this product. There may be other costs that you will pay to the person who sells or advises you on this product. These persons should provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment: 10 000 EUR	1 day (recommended holding period)
One-off costs	82.30 EUR
Impact on return (RIY)	0.82%

This table shows the costs at the end of the recommended holding period. The displayed amounts are for a 10 000 EUR investment. These amounts are partly based on past data and may change in the future.

The impact on yield per year (RIY) is not annualized, which means that it is not comparable to the impact on yield (RIY) presented in other key information documents.

The tax legislation of the home member state of the individual investor may have an impact on the actual return.

Composition of costs

One-off costs	Entry costs	0.41%	The impact of the costs already included in the price.
	Exit costs	0.41%	
Ongoing costs	Other ongoing costs	0%	N/A

This table shows the annual impact that different costs have on the amount you will receive at the end of the recommended holding period and what the different cost categories mean.

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

Recommended holding period: 1 day

This product is designed to be held for short and very short term, but this type of product does not allow a specific recommendation on the holding period. You may exit the investment at any time during the lifetime of the product without being penalized. The sale of certificates is possible on any working day.

How can I complain?

In case of any complaint, you can contact us at +40 364 401 709. You may also send an email to office@brk.ro. If you have any complaints about the person who advised or sold you this product, they will tell you where you can file a complaint.

Other relevant information

The products are registered at OeKB CSD and listed on Wiener Börse.

This key information document will be updated at least once a year. You can find the latest version of this document at www.brk.ro