

Let op U belegt buiten AFM-toezicht.
Geen prospectusplicht voor deze activiteit.



Key information about the investment

[name effect]
from [name of provider]



This document was drawn up on [date]

This document helps you to better understand the risks, costs, and returns of the investment.

Watch out! This document and this offer have not been tested by the AFM.

What is offered and by whom?

The [Product name] are offered by [Name of the offeror or registered name of the issuer]. The provider is **Choose an item.** the issuer of the [product name]. *"if applicable"* [That is (registered name of issuer) [of the certificates]]. The issuer of the underlying shares is (the name of the issuer of the underlying shares).

The issuer [brief description of the issuer's principal activity]

The website of the provider is [web address]

"If applicable" [The website of the offer is [web address]].

What are the main risks for you as an investor?

In general, the higher the offered or expected return, the higher the risk. The offered or expected return on the [(depository receipts for) shares/unions/bonds, etc.] depends on the profit that [issuer's name] ...makes. There is a chance that the profit will be lower than expected or even that there will be a loss, as a result of which you may receive less return or even lose all or part of your investment. The main reasons why [name of the offeror/issuer] may not be able to pay out the offered or expected return or even your investment:

short description of the three main risks to the issuer

- "
- "
- "

"if applicable"

The [(certificates of) shares/units/bonds/etc.] are not tradable on a stock exchange or platform and are therefore only tradable to a limited extent. This means that there may not be a buyer for your [(depository receipt for) share/participation/bond/etc.] if you wish to withdraw from your investment in the interim. There is therefore a risk that you will not be able to recover your money at the time you want and that you will have to hold your investment for longer [*"if the securities are not negotiable at a fixed price"* or that you will have to sell your [(certificate of) share/participation/obligate/bond/etc.] at a lower price].

"if applicable"

The [(certificates of) shares/units/bonds/etc.] are tradable on [name/indication stock exchange/platform]. Nevertheless, it is possible that at some point there is no buyer for your [(certificate of) share/participation/bond/etc.] if you want to withdraw from your investment in the meantime. You run the risk that you will not be able to recover your money at the time you want and that you will have to hold your investment for longer [*"if the securities are not negotiable at a fixed price"* or that you will have to sell your [(certificate of) share/participation/obligate/bond/etc.] at a lower price].

There are also other important risks. More information on these risks can be found in this document under the heading "Further information on the risks" on the page. [...].

What is the target group for this investment?

The [product name] be offered to [...]

The [product name] are suitable for investors who [...]

The [product name] are not suitable for investors who [...]

What kind of investment is this?

You invest in a [(depository receipt) share/participation/bond]/other, i.e.]

The nominal value of the [(depository receipts for) shares/unions/bonds]/etc.] is [specify nominal value].

The net asset value of the [(depository receipts for) shares/unions/bonds]/etc.] is [specify net asset value].

The price of the [(depository receipts for) shares/unions/bonds]/etc.] is [mention price].

Participation is possible from [minimum amount and/or number of securities to be reported].

The date of issue of the [(depository receipts for) shares/unions/bonds]/etc.] is [date].

The duration of the [(depository receipts for) shares/unions/bonds]/etc.] is [Here's where the term is mentioned].

"if shares (or similar)"

The expected rate of return per year is [mention of expected rate of return on an annual basis].

"if bonds"

The interest rate on the bonds is [annual interest rate] per year. The bonds have [no/a] bonus interest.

More information about the yield can be found in this document under the heading "Further information about the yield" on page [...].

What are the costs for you as an investor?

About your deposit you pay [no emission cost/ % emission cost] or On top of your deposit you pay [...euro] at emission costs [per (certificate of) share/participation/bond/etc.].

When selling your [(depository receipt) share/participation/bond/etc.] you pay [none/...%/...euro/ to] costs.

What is your deposit used for?

For every euro of your deposit [...euro] used to cover costs. [... euro] is invested in [Indication in which is invested.]

Your investment belongs to the assets of [name of institution]

More information about the use of the deposit can be found under the heading "Further information about the use of the proceeds" on page [...].

Further information about the investment

In this section of the document you will find further information about the offer and the provider. This gives you more insight into the specific risks, the costs and the return of the offer.

Watch out! This document and this offer have not been tested by the AFM.

<<where applicable>>

Further information about the provider

The offeror is also the issuer of the [(depository receipts for) shares/unions/bonds/etc].

The issuer is a [Legal form]founded on [date] and located in [(statutory) domicile] <<where applicable>> [under the Chamber of Commerce number [...]]. The address of the issuer is [street+number, city, country if different from the Netherlands]. The issuer's website is [web address].

Contact person: [contact person name, email address and phone number]

The issuer shall be [Managed] by [driver name/names] <<where applicable: If legal person>> [name of legal person and names of natural persons]

<<If applicable>>>

The sole shareholder of the issuing institution is [name of sole shareholder].

<<where applicable: If legal person>> [name of legal person and name(s) of natural persons]

These are the issuer's principal activities: [description of the main activities]

<<where applicable>>

The offeror is not the issuer of the [(depository receipts for) shares/units/obligate/etc]. the relationship between the offeror and the issuer].

There is **Choose an item.** financial relationship between the offeror and the issuer.

<< If applicable>>>

[Explanation of the financial relationship between the offeror and the issuer]

The provider is founded on [date] and located in [(statutory) domicile] <<where applicable>> [under the Chamber of Commerce number [...]]. The address of the provider is [street+number, city, country if different from the Netherlands]. The website of the provider is [web address].

Contact person: [contact person name, email address and phone number]

The offeror shall be [Managed] by Name(s) of the driver(s)/administrator(s) <<where applicable: If legal person>> [name of legal person and names of natural persons]

<<where applicable>>

The sole shareholder of the provider is [name of any shareholder].

<<where applicable: If legal person>> [name of legal person and name(s) of natural persons]

The shareholders of the provider are [names of shareholders]

<<where applicable: If legal person>> [name of legal person and name(s) of natural persons]

Further information on the issuer

The issuer is a [Legal form]founded on [date] and located in [(statutory) domicile] [<<applicable>> under the Chamber of Commerce number [...]]. The address of the issuer is [street+number, city, country if different from the Netherlands]. The issuer's website is [web address].

The issuer shall be [Managed] by [driver name/names] <<where applicable: If legal person>> [name of legal person and names of natural persons]

<<If applicable>>>

The sole shareholder of the issuing institution is [name of sole shareholder].

<<where applicable: If legal person>> [name of legal person and name(s) of natural persons]

The issuer has the following trade names: [...]

The issuer markets the following [products/brands]: [...]

The issuer has **Choose an item.** (financial) relationships with related entities and/or persons.

<<If applicable>>

[Explanation of these (financial) relationships]

These are the issuer's principal activities:

[description of the main activities]

Further information on the risks

<< description of the main risks to the issuer and the investors other than the risks described earlier in the document, described according to the following structure >>

[risk identification]: there is a risk that [explanation of risk] because [explaining why there is this risk]. This means that The issuer's risk management system should be based on the following principles: [explanation of the consequences for the issuer and for the investor if the risk materialises].

<<where applicable>>

Dependence on [licences/grants/etc.]: there is a risk that [explanation of risk] because [explanation of why this risk exists]. This means that [explanation of the consequences for the issuer and for the investor if the risk materialises].

<<where applicable>>

Financing risk: there is a financing risk because [explanation of why this risk exists]. This means that [explanation of the consequences for the issuer and for the investor if the risk materialises].

<<where applicable>>

Conflicts of interest: there is a risk of interests of the [director/manager] conflicting with the interests of investors because [explanation of why this risk exists]. There is a risk of interests of other related parties conflicting with the interests of investors because [explanation of why this risk exists]. This means that [explanation of the consequences for the issuer and for the investor if the risk materialises].

<<where applicable>>

Early redemption: there is a risk of early redemption because [explanation of the reasons for early redemption and why this risk exists]. This means for you as an investor that [explanation of what the consequence will be if the risk materializes].

<<where applicable>>

Order of payment: payment of the return is made after [description of relevant costs, repayments and other expenses] [have been paid]. There is a risk that the issuer may not have sufficient liquid assets to pay out the return. This means for you as an investor that [explanation of what the consequence will be if the risk materializes]. In the event of bankruptcy, the following payments will take precedence over the payment of the return on the [[depository receipts] shares/units/obligate/bonds/etc.]: [description of relevant payments]. This means for you that [explanation of what the consequence is if the risk materializes].

<<where applicable>>

Limited equity: the issuer's equity is limited in relation to the amount of debt. This means that the equity buffer is small, which means that in the event of disappointing

results, the issuer will be unable to meet its obligations on the bonds relatively quickly. The risk profile of the bonds is therefore similar to the risk profile of equities.

<<where applicable, mention of other important risks for the investor>>>

There is a risk of [risk identification] because [explanation of why this risk exists]. This means that [explaining what the consequence is if the risk materialises].

Further information on the use of the proceeds

The total proceeds of the offer are as follows [amount].

<<where applicable>>

This amount may also be lower if not all [(depository receipts for) shares/unions/bonds/etc. are subscribed to. The minimum yield is [amount].

The yield is used for [description of investment]. The yield shall be [part for the costs related to the investment] used for costs [specifying costs + amounts].

The yield is [Isn't/doesn't] sufficient for [description of investment including associated costs].

<<if not enough>>

The deficit of [amount] is financed by [description of the additional financing and how certain it is to obtain it].

In addition to the costs relating to the investment, the issuer has [or has not] other costs.

If so:

These costs consist of [...] and amount to [€].

These costs are financed by: [...].

Further information on the yield

The yield is paid out in the form of [interest/dividend/other, namely].

<<if bonds>>>

The interest rate is [indication of the annual interest rate and of additional conditions concerning the level of interest if not fixed].

<<if equity securities>>>

disclosure of expected rates of return/explanation of how to determine the rate of return].

The investor receives [the interest/dividend/other] [annual/monthly/periodic/other, namely]

[*explanation of the repayment/final payment including on what the amount of the repayment/final payment depends and when it will be made*].

The investment provides **Choose an item.** sufficient income before the first payout date to remunerate the returns of all investors.

If not:

The return is [yes/no] (partially) remunerated from the investment of (other) investors.

If so:

The return is (partly) remunerated from the investments of (other) investors until [date].

In addition to the investors, there are [or no] other persons who receive income (other than that referred to under 'costs') from the investment.

If so:

The following persons receive income from the investment: [description of persons including reason]

Further information on the financial situation of the issuer

<< *If applicable: If the issuer has already been established and is carrying out activities*>>

The [offeror/issuer if not the offeror] has been active since [date of incorporation]. The following financial information is the most recent information available.

Balance

The date of this information is date not earlier than 3 months before date of this document].

Shareholders' equity amounts to [€] and consists of:

[indication + amount]

[indication + amount]

[...]

The loan capital amounts to [€] and consists of:

[indication + amount]

[indication + amount]

[...]

The equity/debt ratio is [.../... (displayed as 50/50, total 100)]. After the issue of the [(depository receipts for)shares/unions/bonds] is this ratio [.../... (displayed as 50/50, total 100)].

<<applicable: In case of additional financing>> [This includes the [bank financing/mortgage financing/...].

The working capital amounts to [€] and consists of:

[indication + amount]

[indication + amount]

[...]

The amount of outstanding loans is [€]. This concerns [number of] loan(s) that the [offeror/issuer if different from the offeror] on top of [date(s)] ...must have been relieved. [description of this loan(s)].

Collateral

The issuer has **Choose an item.** securities and **Choose an item.** guarantees given [to [...]] at the rate of [€].

<<where applicable: if collateral has been provided>> The collateral is located on [description of assets on which the collateral is held].

Income statement

The following information is provided period 12 months or less, end of period is equal to the balance sheet date of the information above] and is the most recent information available.

The turnover for this period is as follows [€]
The operational costs for this period amount to [€]
The other costs for this period amount to [€]
The net profit for the period is as follows [€]

<<applicable: If the above information cannot be given because the issuer is still being established or has very recently been established and is not yet carrying out any activities >>

The [offeror/issuer if not the offeror] [is/is] established on [date] and has not yet conducted activities.

The following information relates to the situation after the issue of the [(depository receipts for) shares/unions/bonds].

The proceeds of the offer are expected to be [€]
The amount of shareholders' equity that in case of (certificates of) shares/units: in addition] is contributed, is [€] and consists of:
 [indication + amount]
 [indication + amount]
 [...]

The [none] additional financing raised for an amount of [€]. [This funding consists of [...]. The loan capital amounts to [€]].

After the issue of the [(depository receipts for) shares/unions/bonds] is the equity/debt ratio [...]/... (displayed as 50/50, total 100)].

After the issue of the [(depository receipts for) shares/unions/bonds] the working capital is [€] and consists of:
 [indication + amount]
 [indication + amount]
 [...]

Further information on the offer and registration

The offer period shall begin on [date] and ends in [date].

<<where applicable>>
[further relevant information with regard to the offer period]

The issue date of the [(depository receipts for) shares/unions/bonds] is [date].
<<If applicable>>
[further relevant information relating to the issue]

Investors should subscribe in the following way: [...].