



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: NORMAL PERFORMANCE CERTIFICATES USD ON ROBO GLOBAL DUE 9 JUNE 2021

ISIN: XS1826498567

Issuer: Mediobanca - Banca di Credito Finanziario S.p.A.

Supervisor: CONSOB

Telephone Number: +39 02 8829.1.

Website: www.mediobanca.com

KID production date: 6/7/2018

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

What is this product?

- **Type:** Normal Performance Certificates in foreign currency (USD).
- **Objectives:** The product gives a return linked to the performance of the underlying instrument. It has an established maturity date and provision is made for an amount to be paid in cash at the Settlement Date. The amount to be settled in cash, calculated at the Final Valuation Date, shall be equal to 100% of the Notional Amount of each Security, possibly increased as a result of a positive performance by the Underlying Instrument, multiplied by a Participation Factor. The certificate in any case makes provision for total capital protection.

Underlying Instrument: ROBO-STOX® Global Robotics and Automation GO UCITS ETF

Notional Amount of each Security: USD 1.000

Settlement Date: 9 June 2021

Final Valuation Date: 1 June 2021

Participation factor: 23%

Market of listing: regulated market - Euronext Dublin

- **Intended retail investor:** This product is addressed to retail clients with the following characteristics: (i) informed knowledge of financial markets, related risks and reference market of Underlying Instrument; (ii) requires 100% protection of the Notional Amount of each Security; (iii) has a tolerance to risk which is equal or superior to that expressed by the Risk Indicator; (iv) has a medium-term investment time horizon; (v) wishes to invest in a product which pursues the objectives of protecting capital and possibly distributing a return based on the performance of the Underlying Instrument.
- **Maturity Date:** 6/9/2021
Mediobanca is not entitled to redeem the Certificates early and no provision is made for automatic repayment events.

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



The risk indicator assumes that the investment is held until the Maturity Date. The effective risk may differ, even significantly, in the event of divestment at an initial stage and the sum reimbursed could be lower than the sum originally invested. The instrument entails a liquidity risk. It may not be possible to sell it easily or it may be possible only to sell it at a price which impacts significantly on the amount collected.

- 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 we are not able to pay you.
- We have classified this product as 3 out of 7, which is a medium-low risk class.
- This rates the potential losses from future performance at a low level, and poor market conditions are unlikely to impact the capacity of issuer to pay you.
- **Be aware of currency risk. You will receive payments in a different currency, so the final return you will get 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 100% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain.
- If the issuer is not able to pay you what is owed, you could lose your entire investment.



Performance Scenarios

Investment \$ 10,000 Scenarios		1 year	2 years	3 years (Maturity Date)
Stress Scenario	What might get back after costs	\$ 9,356.08	\$ 9,620.29	\$ 10,000.00
	Average return each year	-6.44 %	-1.92 %	0.00%
Unfavourable scenario	What might get back after costs	\$ 9,433.85	\$ 9,620.29	\$ 10,025.81
	Average return each year	-5.66 %	-1.92 %	0.09%
Moderate scenario	What might get back after costs	\$ 9,669.78	\$ 9,872.46	\$ 11,002.50
	Average return each year	-3.30 %	-0.64 %	3.24%
Favourable scenario	What might get back after costs	\$ 10,083.16	\$ 10,561.55	\$ 12,354.16
	Average return each year	0.83%	2.77%	7.30%

- This table shows the money you could get back over the next 3 years, under different scenarios, assuming that you invest USD 10,000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.
- The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.
- The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if the issuer is unable to pay out?

In the event of Mediobanca becoming insolvent or subject to bankruptcy procedures or compositions with creditors, the investor could lose their entire capital invested. The Securities are not covered by the Deposit Guarantee Fund. You should also be aware that Mediobanca is a credit institution and that therefore it is subject to the resolution regime introduced by the EU Directive establishing a framework for the recovery and resolution of banking crises of 15 May 2014 (Directive 2014/59/EU). Among the instruments for intervention available to the national authorities, the Directives include the possibility of "bail-in", which is the power to devalue securities, including the possibility of reducing their nominal value to zero, and of converting them to equities. Hence if the bail-in were to be applied, investors would be exposed to the risk of their investment being devalued, its value reduced to zero, or being converted permanently to equities, even without a formal declaration of insolvency on the part of the Issuer

What are the costs?

Cost over time

The product costs are calculated as the difference between the issuer price and the fair value of the product. The fair value of the product is equal to the Value deductible from the market values, or, if not available, from a comparison with financial instruments with similar characteristics, or, in their absence, from estimates using mathematical models. After the Issue Date, the costs of the product shall be equal to half of the difference between the Bid and the Ask prices.

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 amounts shown here are the cumulative costs of the product itself, for 3 different holding periods. They include potential early exit penalties. The figures assume you invest USD 10,000. The figures are estimates and may change in the future.

The person selling you or advising you about this product may charge you other costs. If so, this person will 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 Scenarios	If you cash in after 1 year	If you cash in after 2 years	If you cash in after 3 years (Recommended Holding Period)
Total costs	\$ 507.67	\$ 509.72	\$ 410.00
Impact on return (RIY) per year	5.15%	2.61%	1.45%

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

This table shows the impact on return per year			
One-off costs	Entry costs	1.45%	The impact of the costs already included in the price.
	Exit costs	0.00%	The impact of the costs of exiting your investment.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments.



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

Recommended holding period: Maturity Date, 6/9/2021

The recommended holding period coincides with the Maturity Date. In normal market conditions, you could sell this product on the secondary market, at a price which depends on the parameters prevailing on the markets at the time and which could be lower than the capital invested. Mediobanca does not charge penalties in the event of divestment before expiry. If you decide to sell the product, a commission of 1.00% would be charged to the sale price which could increase in particular market conditions.

How can I complain?

If the investor intends to make a complaint regarding the product or the conduct of Mediobanca as product designer, the Investor may present Such complain to Mediobanca by using one of the following methods: (i) letter to be sent by recorded delivery with return receipt to the following address: Piazzetta Enrico Cuccia 1, 20121 Milan, Italy; (ii) by email to the following address: reclami@mediobanca.com; (iii) by certified email to the following address: mediobanca@pec.mediobanca.it.

Mediobanca must reply within 30 days to complaints regarding transactions and banking and financial services and within 60 days to complaints regarding investment services. If the complaint is upheld, Mediobanca must inform the client in writing, specifying the terms by which the problem raised will be resolved. Alternatively, if Mediobanca feels the complaint is unjustified, it must state the reasons for its decision not to uphold it. If the client does not receive a response within the terms set or is not satisfied with the results of the complaint, before taking legal action it may apply to: for disputes involving banking and financial operations, Italian Banking and Financial Arbitration (the "ABF"); and for disputes involving investment services and activities, Italian Financial Dispute Arbitration (the "ACF"). For further information, please see the section entitled "Complaints" on the Mediobanca website at www.mediobanca.com.

If the investor intends to make a complaint regarding the conduct of the party selling the product or which investment advice on the product, the investor must contact the parties themselves for the means by which to submit the complaint.

Other relevant information

The information contained in this document does not supersede and shall not replace the information contained in the Base Prospects and Final Terms and Conditions and is to be read in conjunction with these documents and those made available by Mediobanca in compliance with the regulations applicable and in force from time to time.