



Bluechip Bond 6

Annual returns generated from a basket of 15 global bluechip stocks

SUMMARY FEATURES

- 100% Capital Protection at Maturity
- Exposure to 15 Global Bluechip Stocks
- Returns Locked-in Annually
- Minimum Investment €10,000

Closing Date: 13th August 2013 or earlier if fully subscribed
9th August 2013 for Life Company Pension Investors

Innovation and Transparency in Investment Ideas

Who are Quintas Wealth Management

Quintas Wealth Management (QWM) is an investment company based in Cork specialising in producing liquid and transparent investment ideas for investors through local financial advisors. Since 2008 QWM has launched over 50 investment products for the retail investment market in Ireland producing a strong track record in generating real returns for investors.

What We Offer

QWM offers Structured Products to Irish investors which combine varying degrees of capital protection with innovative investment strategies. Our aim is to provide investors with products that enhance investment portfolios, provide strong diversification benefits and generate real returns.

Who Are Our Clients

Clients of QWM include Financial Advisors, Private Individuals, Pension Investors, Corporates, Credit Unions, Charities and Trusts. Contact your Financial Advisor to find out more.

Product Features

Capital Protection

The credit risk of our investment products lies with a variety of national and international financial institutions which can provide credit risk diversification.

Accessibility

Our investment products are designed to be accessible during their lifetime, offering investors the opportunity to encash before maturity.

Tax

Our investment products are subject to Capital Gains Tax which currently has favourable tax treatment for many investors when compared to DIRT.

Transparency

We provide investors with full transparency as to opportunities and risks involved in our products and provide monthly product performance updates.

Enquiries

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Quintas Wealth Management Limited is regulated by the Central Bank of Ireland.

Disclaimer:

No Person (including the Issuer, the Guarantor or any other party) other than QWM has been involved in the preparation of this brochure, nor has issued nor approved it. Accordingly no person (including the Issuer, the Guarantor or any other party) takes any responsibility for such information or makes any representation or warranty regarding the accuracy, completeness of such information and no liability to any person is accepted by any person (including the Issuer, the Guarantor or any other party) in connection with such information whether in whole or in part. This product has been designed by QWM and it accepts responsibility as to the accuracy of the information contained in this brochure.

Why invest in the Bluechip Bond 6

The investment rationale behind the Bluechip Bond 6 is to provide investors with an opportunity to gain exposure to a basket of stocks in sectors which have proven to be highly adaptable, innovative and profitable. A portfolio of 15 bluechip stocks is selected and a unique structure is developed to allow investors profit in the most effective manner from this portfolio. With additional features of 100% capital protection at maturity and an annual lock in feature, investors can benefit from exposure to the underlying stocks in a secure and innovative manner.

Expanding this innovation to capital protection we have combined the strength of an 'A' rated Swiss bank with the higher funding levels of one of the pillar Irish banks. This allows the Bluechip Bond 6 to generate potentially high returns while providing daily access.

Investment is all about risk and return and we are committed to delivering the strongest possible returns for risk taken. We believe the risk/return payoff in the Bluechip Bond 6 is an attractive and transparent investment proposition and one which will deliver healthy returns over the product lifetime.

The Investment Team Quintas Wealth Management

Keeping you updated

Quintas Wealth Management provides monthly updates to Financial Advisors showing latest product performance, encashment prices and updated credit profiles of a selection of Irish and international banks. We also publish a series of supplementary documentation regarding our investment products. These are available on request.

- Monthly Product Updates & Encashment Prices
- Credit Risk Monitor
- Supplementary Documentation



Important dates and information for Financial Advisors:

Non-Life Company Investors

Completed application forms and funds need to be received by QWM before close of business on the closing date. Applications and funds received after this date cannot be accepted.

Life Company Investors

Completed application forms need to be received by QWM from the relevant Life Company before close of business on the closing date. Applications received after this date cannot be accepted. Additionally if funds are not received by the relevant Life Company before the investment start date, the investment will not take place. It is the responsibility of the Financial Advisor to make sure the clients application and funds are in place by the dates specified.

Pre-Booking

The products from QWM have limited availability and may close before the advertised date. If you have clients that you are confident will want to invest but still need to meet, you can reserve an allocation by emailing invest@qwm.ie or contacting a member of the Investment Team directly.

Availability

This product is available for the following investors: Private Individuals, Corporates, selected Self Administered & Self Directed Pension Investors, Credit Unions, Trusts and Charities.

Authorisation to distribute QWM products

QWM's investment products are listed bonds on an organised exchange. QWM can assist any financial adviser as to whether they are correctly authorised or not to distribute our products and provide advice on what steps they need to take to become correctly authorised.

Important Dates

Closing Date:
13 August 2013;

Closing Date (Life Cases):
9 August 2013;

Investment Start Date:
16 August 2013;

Investor Communication Date:
*After 23 August 2013 and
each subsequent year;*

Commission Payment Date:
After 23 August 2013.

Key Features

1. The Underlying Exposure

15 Global Bluechip Stocks

2. Return

Returns are locked in on an annual basis, which are then paid out to you at maturity. Returns can be generated in rising, flat or falling markets.

3. Capital Protection

100% capital protection at maturity is provided contingent on the creditworthiness of EFG International AG and Bank of Ireland. Refer to Capital Protection & Risk Factors on page 8 for more information.

4. Term & Access to Investment

The Bluechip Bond 6 has a term of 5 years, 1 month. However, the investment is accessible during the investment term. If you decide to encash either partially or fully before the maturity date any early encashment price will be determined by market conditions at that time, which may result in you receiving less than the level of capital protection which applies at maturity. This access is subject to market conditions.

5. Allocation and Fees

Investors receive 100% allocation of their investment. A total indicative fee of 4.15% has been included in the structuring of the Bluechip Bond 6. Advisors will receive a fee of 2.75% or higher for distributing the Bluechip Bond 6. The remainder is used by QWM in the structuring and administration of the investment.

6. Currency Risk

The Bluechip Bond 6 is denominated in Euro and in itself does not carry any currency risk. Returns are based on changes in the nominal levels of the underlying stocks without exposure to exchange rates.

7. Dividends

The Bluechip Bond 6 does not pay dividends or income payments nor are you entitled to any dividends from any of the underlying companies. The Bluechip Bond 6 offers capital growth only.

8. Minimum & Maximum Investment

The minimum investment is €10,000 while there is no maximum investment amount. Investments can only be accepted in denominations of 000's.

9. Investor Communication

QWM will write to your Financial Advisor confirming details of your investment after the 23 August 2013 and thereafter on a yearly basis advising on the performance of the Bluechip Bond 6. Additionally we send monthly updates to your Financial Advisor.

Warning: The value of your investment may go down as well as up.

How it Works

The return of the Bluechip Bond 6 is based on the performance of 15 global bluechip stocks. On each yearly anniversary date, the official closing price of each stock is observed. The top 10 best performing stocks are given a fixed return of 9.60%. The 5 worst performing stocks are given their actual return. An average is then taken of the overall 15 stocks to determine the level of return for that year. This calculation occurs on each of the 5 yearly anniversary dates. At maturity, investors receive 100% of their capital plus the sum of these 5 annual returns.

15 Stocks	Rising Markets		Flat Markets		Falling Markets		
	Sample Performance	Return Given	Sample Performance	Return Given	Sample Performance	Return Given	
1	25%	9.60%	0%	9.60%	-2%	9.60%	Fixed Return
2	36%	9.60%	0%	9.60%	-4%	9.60%	
3	22%	9.60%	0%	9.60%	-5%	9.60%	
4	15%	9.60%	0%	9.60%	-9%	9.60%	
5	18%	9.60%	0%	9.60%	-5%	9.60%	
6	29%	9.60%	0%	9.60%	-6%	9.60%	
7	12%	9.60%	0%	9.60%	-1%	9.60%	
8	11%	9.60%	0%	9.60%	-2%	9.60%	
9	14%	9.60%	0%	9.60%	-4%	9.60%	
10	13%	9.60%	0%	9.60%	-7%	9.60%	
11	10%	10%	0%	0%	-12%	-12%	Floating Return
12	8%	8%	0%	0%	-10%	-10%	
13	5%	5%	0%	0%	-9%	-9%	
14	9%	9%	0%	0%	-11%	-11%	
15	6%	6%	0%	0%	-15%	-15%	
Return	15.53%	8.93%	0.00%	6.40%	-6.80%	2.60%	
		Locked in return		Locked in return		Locked in return	

Investors should note:

- The locked in return at the end of each year is always calculated from the start date of the investment.
- It is **not possible to lock in a negative return in any year**. If the average performance of the stocks was negative in any year, this is set to zero meaning you lock in 0% for that particular year.
- To lock in a return of 0% in any one year, the performance of the 5 worst performing stocks would on average each need to fall by 19% from their initial starting levels.

Performance Potential

Below are a number of potential scenarios over the investment term. As can be seen, positive returns can be locked in even if markets fall, such as in Year 3 and Year 4 below.

	Year 1	Year 2	Year 3	Year 4	Year 5	
Fixed Return for 10 Fixed Stocks	9.60%	9.60%	9.60%	9.60%	9.60%	Return at Maturity 31.34%
Sample Average Performance for 5 Floating Stocks	12.00%	9.00%	-9.00%	-19.00%	5.00%	
Annual locked-in return	10.40%	9.40%	3.40%	0.07%	8.07%	

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

Overview

Global equity markets have performed strongly since large falls in 2008 and as an asset class equities have remained supported by accommodative monetary and fiscal policy. Research suggests previous rounds of monetary easing have had the effect of boosting the valuation of the stockmarket and also investor sentiment. Despite this, a sustained recovery in the real economy is still fragile, with persistently high unemployment and increased taxes curbing consumption.

The Bluechip Bond 6 offers investors exposure to a basket of 15 global bluechip stocks chosen from sectors including Healthcare, Food, Retail, Energy, Telecommunications and Insurance.

The Healthcare, Food and Retail sectors continue to perform, underpinned by favourable demographics in both developed and developing nations. The Energy sector while facing headwinds due to slower global growth has proved to be resilient. These sectors remain well supported from underlying population shifts and often inelastic demand. While the Insurance sector declined sharply during 2008, entry levels are now more favourable having faced several tough years in which many companies have deleveraged and streamlined their activities. The Telecom sector has been facing the headwinds of obsolete infrastructure in the face of software innovations and tough regulatory changes. As the industry faces into the launch of 4G some analysts consider the worst of these headwinds to be over and after a number of years of underperformance the sector is in a position to outperform the market.

Key Challenges

While the sectors in the Bluechip Bond 6 are strong performers, key challenges remain. Persistently high unemployment in developed markets represents a key challenge for continued growth. With consumer demand subdued in developed markets, emerging markets now constitute a key source of revenue diversification for many companies. In particular challenges remain for the different sectors including; governments trying to curb expenditure on healthcare and increased competition from generic drugs; growth concerns and new oil finds in the US and the uncertainty that brings for global oil prices; higher input prices for food producers; increased claims and a low interest rate environment for the insurance sector and increased competition and continued innovation in the telecommunications sector.

By investing in the Bluechip Bond 6 investors gain access to the underlying stocks through a structure designed to perform in rising, flat or falling markets. This is different than owning the 15 stocks individually, where performance would be determined by the actual stock market movement of each stock. By altering the risk return profile, the Bluechip Bond 6 offers investors the opportunity to generate returns in a variety of market conditions while offering 100% capital protection at maturity.

Summary

The investment rationale behind the Bluechip Bond 6 is to provide investors with an opportunity to gain exposure to a basket of global equities in sectors that have proven to be resilient and profitable. A portfolio of 15 bluechip stocks is selected and a unique structure is developed to allow for investors to profit in the most effective manner from this portfolio. With additional features of 100% capital protection at maturity and an annual lock in feature, investors can benefit from exposure to these stocks in a secure and innovative manner.

****Additional research and data is available from Quintas Wealth Management through your Financial Advisor.***

The Underlying Stocks

STATOIL

Statoil ASA explores for, produces, transports, refines and trades oil and natural gas. Statoil explores for oil in Europe, Africa, the Middle East, Asia, and the Americas. Statoil is incorporated in Norway and has a market value of over NOK 440 Billion.

AVIVA

Aviva PLC is an international insurance company that provides all classes of general and life assurance, including fire, motor, marine, aviation, and transport insurance. Aviva also supplies a variety of financial services, including unit trusts, stockbroking, long-term savings, and fund management. Aviva is incorporated in the UK and has a market value of over £8 Billion.

TOTAL

Total SA explores for, produces, refines, transports, and markets oil and natural gas. Total also operates a chemical division which produces, polystyrene, rubber, paint, ink, adhesives, and resins. Total operates filling stations in Europe, the United States and Africa and is active in over 130 countries. Total is incorporated in France and has a market value of over €89 Billion.

ASTRAZENECA

AstraZeneca PLC (AstraZeneca) is a global biopharmaceutical company. AstraZeneca discovers, develops and commercializes prescription medicines for six areas of healthcare: Cardiovascular, Gastrointestinal, Infection, Neuroscience, Oncology, and Respiratory and Inflammation. AstraZeneca is incorporated in the UK and has a market value of over £36 Billion.

DEUTSCHE TELEKOM

Deutsche Telekom AG offers a full range of fixed-line telephone services, mobile communications services, internet access, and combined information technology and telecommunications services for businesses. Deutsche Telekom is incorporated in Germany and has a market value of over €35 Billion.

BRISTOL-MYERS SQUIBB

Bristol-Myers Squibb Co. (BMS) is engaged in the discovery, development, licensing, manufacturing, marketing, distribution and sale of pharmaceutical products on a global basis. BMS products are sold worldwide, primarily to wholesalers, retail pharmacies, hospitals, and government entities. BMS is incorporated in the US and has a market value of over \$60 Billion.

METRO

Metro AG operates retail stores and sells products over the Internet. Metro operates cash and carry stores, supermarkets and hypermarkets, consumer electronics stores, department stores, theme stores, and online sales services. Metro is incorporated in Germany and has a market value of over €7 Billion.

ROYAL DUTCH SHELL

Royal Dutch Shell Plc (RDS) explores for, produces, and refines petroleum. RDS produces fuels, chemicals, and lubricants. It also converts natural gas to liquids which provide cleaner burning fuels. It has in excess of 30 refineries and 43,000 service stations worldwide. RDS is incorporated in the Netherlands and has a market value of over €160 Billion.

CARREFOUR

Carrefour SA is a grocery operating company with chains of supermarkets, hypermarkets, discount, cash and carry, and frozen food stores in Europe, the Americas, and Asia. It is the largest retailer in Europe and the second largest globally. Carrefour is incorporated in France and has a market value of over €14 Billion.

TESCO

Tesco is a multinational grocery and retailer employing in excess of 500,000 people across 13 countries. It operates supermarkets, local high street express grocery outlets and has begun to develop an online grocery and retail presence. It is the 3rd largest retailer in the world. Tesco is incorporated in the UK and has a market value of over £30 Billion.

NESTLE

Nestle SA is a multinational packaged food company that manufactures and markets a wide range of food products. Nestle's product line includes milk, chocolate, confectionery, bottled water, coffee, creamer, food seasoning and pet foods. Brands include Perrier, Kit Kat, Smarties and Nestle Coffee. Nestle is incorporated in Switzerland and has a market value of over €206 Billion.

REPSOL

Repsol S.A. explores for and produces crude oil and natural gas, refines petroleum, transports petroleum products and liquefied petroleum gas. Repsol sells gasoline and other products through its chain of gasoline filling stations. Repsol's petroleum reserves are in Spain, Latin America, Asia, North Africa, and the Middle East and United States. Repsol is incorporated in Spain and has a market value of over €19 Billion.

CABLE & WIRELESS COMMUNICATIONS

Cable & Wireless is a global full-service communications business. Services include mobile, broadband and domestic and international fixed line services as well as pay TV, data centre and hosting, carrier and managed service/social telecom solutions. Cable & Wireless is incorporated in the UK and has a market value of over £1 Billion.

GLAXOSMITHKLINE

GlaxoSmithKline plc (GSK) is a global healthcare group, which is engaged in the creation and discovery, development, manufacture and marketing of pharmaceutical products, including vaccines, over-the-counter (OTC) medicines and health-related consumer products. GSK is incorporated in the UK and has a market value of over £72 Billion.

FRANCE TELECOM

France Telecom SA provides telecommunications services to residential, professional, and large business customers. France Telecom offers public fixed-line telephone, leased lines and data transmission, mobile telecommunications, cable television, Internet and wireless applications, broadcasting services and telecommunications equipment sales and rentals. France Telecom is incorporated in France and has a market value of over €20 Billion.

Capital Protection & Risk Factors

Capital Protection

The Bluechip Bond 6 has 100% capital protection at maturity, contingent on the creditworthiness of EFG International AG and Bank of Ireland. The guarantor of the Bluechip Bond 6 is EFG International AG which uses a Bank of Ireland corporate bond to underwrite the repayment of capital. This bond (known as a Reference Bond) is a senior, unsecured Bank of Ireland bond obligation. The use of a Reference Bond by a guarantor means that Capital Protection is dependent not only on the guarantor but also on the entity which issues the Reference Bond. Investors therefore should satisfy themselves as to the creditworthiness of the guarantor and the reference entity and their ability to remain solvent and repay their debts over the lifetime of the Bluechip Bond 6. In the event of either the guarantor or the reference entity defaulting on their debt, capital may be at risk.

EFG International AG is a global private banking group offering private banking and asset management services, headquartered in Zurich, Switzerland. It has a geographical presence spanning Europe, Asia Pacific and the Americas. EFG International AG is rated 'A' by Fitch ratings agency and 'A3' by Moody's rating agency.

Bank of Ireland is a diversified Financial Services Group. It provides banking, life assurance and other financial services to private and corporate customers in Ireland and the UK. Bank of Ireland is rated 'BBB' by Fitch ratings agency and 'Ba1' by Moody's rating agency.

Bank	Financial Strength				Additional Information		
	Tier 1 Capital Ratio	Credit Rating (Moody)	Credit Rating (Fitch)	5 Year CDS	Country of Incorporation	Country Credit Rating (Moody)	5 Year Country CDS
EFG International AG	18.10%	A3	A	n/a	Switzerland	Aaa	30.0
Bank of Ireland	14.50%	Ba1	BBB	400.0	Ireland	Ba1	172.6

Source: QWM, Bloomberg, June 2013

***QWM publishes a monthly Credit Risk Monitor which provides updates as to the creditworthiness of a large selection of Irish and International Banks and Sovereigns. Contact your financial adviser for more details.**

Risk Factors

Investors in the Bluechip Bond 6 should be aware of the following (non-exhaustive) risk factors.

Credit Risk - Investors should satisfy themselves with the creditworthiness of the entity or entities which are providing the capital protection and potential returns of the Bluechip Bond 6. An event may occur whereby EFG International AG or Bank of Ireland is unable to meet its debt obligations (this can include insolvency and bankruptcy). This is known as a credit event and can adversely affect the performance and capital protection of the Bluechip Bond 6. In certain instances it may result in partial or full loss of initial capital. Investors therefore, should be confident about the ability of both EFG International AG and Bank of Ireland to honour their debt commitments over the investment term.

Disruption Risk - Over the lifetime of the investment, market occurrences such as mergers, acquisitions, bankruptcy and nationalisations of the underlying stocks (known as disruption events) may occur. This may result in changes to the composition of stocks used including stock substitution. This can affect the potential return of the Bluechip Bond 6.

Market Risk - By investing in the financial markets investors should be aware that prices are not guaranteed and may fall as well as rise during the term of the investment. Prices may be influenced by many factors including interest rates, volatility, political and economic events.

Early Encashment Risk - If investors wish to exit the investment early, the encashment price will be determined by the secondary market which may be higher or lower than the purchase price. In certain market conditions there may be no secondary market price and investors may not be able to encash before the final maturity date.

Tax Risk - Tax rates and any tax exemptions that currently apply may change over the lifetime of the investment. Investment returns are paid gross and it is the responsibility of each investor to satisfy their own tax obligation as a result of investing.

Warning: If you cash in your investment before 3rd October 2018, you may lose some or all of the money you invest.

Custody & Your Investment

All financial transactions require a number of parties to provide transfer and custody services which is usually completed by stockbrokers or banks. For custody and execution, QWM arranges with Redmayne Bentley*, one of the UK's largest stockbrokers, for the set up of individual client accounts for the purchase of the securities. Redmayne Bentley is a member of the London Stock Exchange and is regulated by the FSA in the UK. They participate in the UK Financial Services Compensation Scheme (£50,000 per person) and hold an insurance policy for each claim on client assets of up to £10,000,000.

**For Pension Investors through Life Contracts, your custody agent will be the custody agent used by your Life Company which may be a bank or stockbroker. Investors should refer to the full terms and conditions of their Life Company Contract and understand the risks involved and risks associated with the custody and execution of your investment. Investors are subject to the terms and conditions of their Life Company Contract. Please refer to the Terms and Conditions of your Life Contract for further details.*

Sample Annualised Performance

Below we show the compounded annual rate of return for a number of potential outcomes at maturity. This shows the equivalent rate that would be earned on a per annum basis over the term of the product for the examples chosen.

	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Initial Amount Invested	€100,000	€100,000	€100,000	€100,000
Performance	26%	43%	60%	-25%
Gross Profit	€26,000	€43,000	€60,000	€0
Compounded Annual Return % before Tax	4.73%	7.42%	9.86%	-
Tax (including annual CGT exemption)	€8,161	€13,771	€19,381	€0
Net Profit	€17,839	€29,229	€40,619	-
Compounded Annual Return % after Tax	3.34%	5.26%	7.06%	-

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment. Tax rates and exemption levels are subject to change without warning.

Fees & Charges

A total indicative fee of 4.15% has been included in the structuring of the Bluechip Bond 6. These fees are levied at the start of the investment and do not affect your 100% allocation into the investment. There are no ongoing annual management fees or charges associated with the Bluechip Bond 6.

Tax Treatment

Investment returns on the Bluechip Bond 6 are paid gross and are subject to Capital Gains Tax where applicable, which is currently 33%. It is the responsibility of each investor to pay any tax liability due and to file their own tax return. Certain investors such as pension funds or registered charities may be exempt from tax and it is the responsibility of each investor to obtain any tax relief that may apply. Investors should note tax rates and exemptions are subject to change without notice.

Warning: Quintas Wealth Management are not tax advisors and recommend that all investors consult with their tax advisor before subscribing. Tax rates and exemption levels are subject to change without warning.

Recent Tax Changes

With changes to tax rates in Budget 2013 investment returns subject to capital gains tax have favourable tax treatment when compared to DIRT Tax or Exit Tax.

Corporate Investors should note that no distribution surcharge is paid on any returns generated from this product.

Terms and Conditions:

1. Definitions

'Bluechip Bond 6' is the name given by QWM to a Note (ISIN: CH0216748001) issued by EFG International Finance under their Note/Certificate Programme. A copy of the Base Prospectus and any Supplements and Final Terms (containing the full Terms and Conditions of the Notes/Certificates as well as disclosure on the risks in respect of the Notes/Certificates) are available upon request from QWM.

'The Guarantor' is EFG International AG and its successors, assigns and transferees.

'QWM' means Quintas Wealth Management Limited and its successors, assigns and transferees. Quintas Wealth Management Limited is regulated by the Central Bank of Ireland.

'Redmayne' and **'Redmayne Bentley'** means Redmayne Bentley LLP its successors, assignees and transferees. Redmayne Bentley LLP is regulated by the Financial Services Authority (FSA) in the U.K. Please see www.redmayne.co.uk for further information. Redmayne Bentley provides brokerage services only for this investment.

'Reference Bond' means the use of a reference asset issued by an entity other than the Guarantor which is used to underwrite capital protection. The Reference Bond does not have to have the same maturity as the Investment. The Reference Bond serves the purpose of defining the seniority of debt on which a credit event can be observed. There is a market standard that confirms the legal relationship between the reference bond and the reference entity. This standard is known as Markit Reference Entity Database (RED) and is available via Bloomberg. The Issuer may change the Reference Bond when there is a change to the Markit Reference Entity Database or following any redemption, restructuring, corporate action or change in market conventions relating to the original Reference Bond. The current Bank of Ireland Reference Bond is BKIR 4% 01/28/2015 (ISIN: XS0482810958). This bond is currently covered under the Irish Government ELG Scheme. QWM will inform your Financial Advisor of any changes to the Reference Bond.

'Credit Event(s)' means events when: the Guarantor or the Reference Bond fails to make any interest, redemption or other payment as defined in these terms and conditions or those of the Reference Bond; an event has occurred that causes payments (interest, redemption or other payments) to be delayed or different in amount; a credit event (as defined in the ISDA Definitions) has occurred with respect to the Guarantor or Reference Bond; any other event occurs with respect to the Guarantor or Reference Bond Issuer which results in non-payment or late payment of any amount due.

'Investment' means an investment in the Bluechip Bond 6.

'You/Your' means the person(s) (natural or corporate) investing in accordance with these Terms & Conditions (including successors).

'Closing Date' means the 13th August 2013 and 9th August 2013 for Life Company Investors.

'Start Date'/'Strike Date' means the 16th August 2013.

'Starting Price' means the Official Closing Price of the underlying stocks on the Start Date/Strike Date.

'Anniversary Date' means 22nd September 2014, 21st September 2015, 20th September 2016, 20th September 2017 and 20th September 2018.

'Official Closing Price' means the price or level of the underlying stocks as at the close of business on the Start Date/Strike Date and each Anniversary Date.

'Maturity Date' means 3rd October 2018.

2. Availability

(i) Applications cannot be accepted after the closing date, except at the discretion of QWM;

(ii) In the event that this offering is oversubscribed, investments will be allocated on a first come first served basis. QWM reserves the right to close this offering earlier or not proceed with if funds raised are deemed to be insufficient.

3. Documentation

Proof of Identity and Address: In order to satisfy anti-money laundering requirements as set out in the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 we need to establish the identity of all investors. The minimum requirements are set out at the bottom of the Application form on page 11.

Application Forms: Complete and sign the Bluechip Bond 6 application forms. By signing Redmayne Bentley's nominee account opening form(s) you are confirming that you have read their terms and conditions which are available at www.redmayne.co.uk or through your Financial Advisor.

4. Underlying Stocks

Stock	Ticker	Stock	Ticker
Astrazeneca	AZN LN	Repsol	REP SQ
Bristol Myers Squibb	BMY UN	Royal Dutch Shell	RDSA NA
Cable & Wireless	CWC LN	Tesco	TSCO LN
Deutsche Telekom	DTE GY	Total	FP FP
Glaxosmithkline	GSK LN	Statoil	STL NO
Metro	MEO GY	France Telecom	FTE FP
Nestle	NESN VX	Carrefour	CA FP
Aviva	AV/ LN		

5. Maturity

The proceeds of your investment will be returned gross to your Redmayne Bentley or Life Company account after the Maturity date. QWM will contact your Financial Advisor on or before the maturity date advising on the final performance of the Bluechip Bond 6 and arrange for the proceeds to be returned to the investor. QWM cannot be relied upon to advise, nor takes any responsibility for the tax implications (if any) in respect of investing in the Bluechip Bond 6 or investor responsibility in terms of filing tax returns.

6. What happens if I die?

In the event of a death of a sole investor or surviving joint account holder prior to the Maturity Date of the investment, the Bluechip Bond 6 will continue in the name of the Executor or Administrator. Alternatively, the Bluechip Bond 6 may be redeemed prior to Maturity Date, subject to normal probate legislation at its realisable value. For self directed or self administered pension plans, in the event of death of a policyholder/member prior to the maturity date, the investment may be redeemed at its realisable value as determined by QWM and EFG International AG which may be more or less than the capital protected amount. The proceeds from such a redemption would be paid to the life company/pension trust.

7. Accessibility

Accessibility is provided prior to the final maturity date by the Issuer, subject to market conditions. The minimum encashment amount is nominal €10,000 and investors are required to complete QWM's standard encashment form which is available on request. Where investors sell or encash their investment prior to the final maturity date the price received may result in investors receiving more or less than their initial investment. Encashment prices during the investment term can be quite volatile which reflect a number of factors which can be independent of the investment strategy. Repayment of funds may take 14 working days or longer to process. QWM reserves the right to levy a fee to cover any administration and associated costs for encashments prior to the final maturity date.

8. Right to Terminate Investment

You have the right to cancel this Investment by notifying QWM in writing prior to the closing date.

9. Investor Compensation*

Redmayne participates in the UK Financial Services Compensation Scheme (£50,000 per person). Please refer to www.fscs.org.uk for specific terms and exclusions. As set out in the account opening terms and conditions by Redmayne, there is an insurance policy for each claim on client assets of up to £10,000,000. Investors should note that this insurance relates to custody services as provided by Redmayne Bentley only and that it does not apply to any potential losses arising from the performance of the investment. Funds are not afforded protection under the Client Asset Requirements until they are swept from the clearing account which Redmayne will use, into the individual Redmayne client nominee account. You do not have a claim against a specific sum in a clearing account; your claim is against the client assets pool in general.

10. Holding or Transfer of Client Assets outside Ireland*

Your investments will be held in a safe custody account designated as a client account, in accordance with the Client Assets Requirements. You acknowledge and consent that Redmayne may hold your money and investments (collectively referred to as "client assets") with, or undertake a transaction for you which requires Redmayne to pass your assets to, an Eligible Third Party located outside Ireland. In such circumstances the legal and regulatory regime applying to such Eligible Third Party and your rights in relation to the client assets held in such manner may be different to that which would apply if such client assets were held by an Eligible Third Party in Ireland. In the event of a default or failure of that Eligible Third Party, the client assets may be treated differently from the position which would apply if the assets were held by an Eligible Third Party in Ireland. Redmayne will exercise due skill, care and diligence in the selection, appointment and periodic review of any Eligible Third Party and the arrangements for holding and safekeeping of your investments but Redmayne shall not be responsible for any acts, omissions or default of any such Eligible Third Party, save where such a default is caused by fraud, wilful default or negligence on the part of Redmayne or its nominee company. Although Redmayne will seek to ensure that adequate arrangements are made to safeguard your ownership rights, especially in the event of its own insolvency, your investments may be at risk if an Eligible Third Party becomes insolvent.

11. Client Assets and Pooled Investment*

Your client assets may be held by Redmayne, or Eligible Third Parties with other clients' assets as part of a common pool so you do not have a claim against specific assets; your claim is against the client assets pool in general. In the case of pooled investments, your individual entitlements may not be identifiable by separate Notes, physical documents or equivalent electronic entries on the register and may be subject to third party claims (including claims by general creditors) made against Redmayne, or the relevant Eligible Third Party. In the event of an irreconcilable shortfall following any default of the Eligible Third Party responsible for pooled investments, you may not receive your full entitlement and may share in that shortfall pro-rata. You hereby consent to the holding of your client assets in a pooled account as described above. You acknowledge that any investments held with an Eligible Third Party may be subject under the applicable laws to a right of security, lien, set-off, retention or sale or other encumbrance in favour of such Eligible Third Party. In the case of any such pooled client account Redmayne will: i) ensure that such account is in the name of Redmayne, is designated as a client account and that Redmayne is entitled to issue instructions in respect of such accounts; ii) obtain from the Eligible Third Party with whom the client assets are lodged, acknowledgement that the account is a client account containing client assets; and iii) comply with the Client Assets Requirements regarding client assets.

12. Jurisdiction

The Terms and Conditions shall be governed by and construed in accordance with the laws of Ireland and the Courts of Ireland shall have exclusive jurisdiction to resolve any disputes.

13. Data Protection

Your data will be maintained in accordance with the obligations of the Data Protection Acts 1998 and 2003 and subsequent legislation.

QWM and any third parties observe a duty of confidentiality about your financial affairs. No party will disclose details of your account or your name and address to anyone else, other than to any confidentially appointed agents acting on their behalf or where they are permitted or compelled by law to do so.

14. Liability and Indemnity

QWM will not be held liable for any acts, errors or omissions by EFG International AG or Redmayne Bentley. In the event of a credit event: QWM will not be liable to make good from its own assets any loss of capital or shortfalls; QWM will pass on the full value of the proceeds it receives from EFG International AG and Redmayne Bentley. QWM or any third party shall not be liable for any failure to provide any service if such a failure results from any event or state of affair beyond their reasonable control, including, without limitation, to natural disasters, delay or breakdown in communications, suspension of dealing on relevant exchanges or any failure of communication, computer systems or equipment. Figures presented in this document may be rounded to the nearest decimal place.

15. Variation

QWM reserves the right to amend, vary or supplement these Terms and Conditions or to modify any features of this investment from time to time as required during the investment term. QWM may also amend these Terms & Conditions if there is a material legal, tax or regulatory change affecting them. QWM will notify you in advance of any changes taking effect, where possible. No Person (or other Party) other than QWM has been involved in the preparation of this brochure, nor has issued nor approved it, nor takes any responsibility for such information or makes any representation or warranty regarding the accuracy, completeness of such information and no liability to any person is accepted by any person or other party in connection with such information. The investment is not sponsored or promoted by any of the stocks included, nor have they any obligation or liability in connection with this investment. This document has not been reviewed, approved or otherwise endorsed by EFG International AG or Bank of Ireland or any of their affiliates and EFG International AG nor Bank of Ireland accepts any responsibility in relation to the accuracy, completeness or adequacy of the information included herein. Nothing in this document should be considered to be a representation or warranty by EFG International AG or Bank of Ireland to any person regarding whether investing in the product described herein is suitable or advisable for such person.

16. Complaints Procedure

QWM aims to provide the highest quality of customer service. If you have any complaint, please contact either the intermediary who arranged this investment for you or: The Compliance Officer, QWM, River House, Blackpool Park, Blackpool, Cork. If you are dissatisfied with the outcome of either parties efforts to resolve your complaint you may refer your complaint to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call: 1890 88 20 90; Email: enquiries@financialombudsman.ie

17. Risk Factors

(i) Market Risk - Investors should ensure they are aware of the risk associated with investing in the financial markets. Prices are not guaranteed and may fall as well as rise during the term of the product. Prices will be influenced by the performance of the underlying stocks but may also be influenced by external factors including financial, political and economic events.

(ii) Credit Risk - Your credit risk resides with the creditworthiness of EFG International AG and Bank of Ireland. In the event of EFG International AG defaulting, your investment in the Bluechip Bond 6 is not covered under any guarantee scheme and any compensation claim will need to be filed with the appropriate liquidators or administrators. In the event of Bank of Ireland defaulting, the reference bond in the Bluechip Bond 6 is currently covered under the Irish Government ELG scheme. This may change over the lifetime of the investment as the reference bond changes and in the event of Bank of Ireland defaulting, your investment in the Bluechip Bond 6 may not be covered under any guarantee scheme and any compensation claim will need to be filed with the appropriate liquidators or administrators.

(iii) Disruption Risk - During the term of the product there may be adjustments to the terms and conditions of the Bluechip Bond 6 due to events such as mergers, disposals and price source disruptions. In the event of an adjustment, the issuer has an obligation to make reasonable commercial efforts (including stock or reference bond substitution), to ensure the continuation of the Bluechip Bond 6. After exhausting reasonable commercial effort, the issuer shall be entitled, at its absolute discretion, to change the underlying companies, to unwind the Bond at the then current market value or to suspend operations of the Bond. The investment return may be lower as a result of any adjustment.

(iv) Early Encashment Risk - If you wish to exit the investment early, the price will be determined by the secondary market. The secondary price will reflect a number of factors including the level of the underlying stocks, volatility, time to maturity and interest rates. As a result, there can be no assurance that a selling investor will receive a price equal to or in excess of the amount initially invested. In certain market conditions there may be no secondary market price and investors may not be able to sell their holding before maturity. While EFG International AG intends to provide a secondary market for the securities, there is no guarantee of this intended access.

(v) Tax Risk - QWM are not tax advisors and recommend all investors consult their accountant or tax advisor before investing. Investment returns are paid gross and it is up to each investor to pay any subsequent tax liability and to file a tax return (Note: for US investors upon maturity a Withholding Tax may apply).

*Does not apply to Life Contract Investors.

Non Pension Investors
- Complete pages
11 & 12

**Life Company Pension
Investors - Complete Relevant Life
Company Forms Only**

**Self Administered Pension
Investors - Complete pages
11 & 13**

I / We hereby apply to invest in the Bluechip Bond 6:

First Investor Name: _____ Date of Birth: _____

Address: _____

Contact No.: _____ **Citizenship:** Irish Other: _____

Second Investor Name: _____ Date of Birth: _____

Address: _____

Contact No.: _____ **Citizenship:** Irish Other: _____

I / We wish to invest €: _____ in the Bluechip Bond 6.

**Minimum investment is €10,000. Denominations of 000's only. (Bank Details on Bottom Right of this page)*

Type of Investment: Personal Corporate Pension Provider _____
Pension Other _____ Policy Number _____

To comply with the current Anti-Money Laundering and Terrorist Financing legislation, Quintas Wealth Management is required to ask you about the original source of your wealth in respect of this application. Please tick the relevant box(es) and also the source of your investment amount below.

Source of Wealth:

Salary / Savings

Sales of Assets

Inheritance

Other:

Source of Funds:

Personal Cheque

Fund Transfer

Bank Draft

Bank Details (if sending funds by Fund Transfer or Bank Draft):

Bank Name: _____

Bank Address: _____

Account Number: _____

Account Name: _____

Declaration: I / We declare that (i) the details above are correct; (ii) I/We are over 18 and (iii) I/We have read understood and accept the Terms and Conditions set out in the Bluechip Bond 6 brochure; (iii) I/We have read, understood and accepted the risk warnings and explanation of capital protection as set out in the Bluechip Bond 6 brochure; (iv) If I/We encash the investment before Maturity Date, I/We may lose some or all of the money I/We put in; (v) I/We acknowledge that investments may fall as well as rise in value; (vi) I/We have been provided with a Brochure outlining the key features of the Bluechip Bond 6.

Please tick, if applicable for execution only investors: I/We acknowledge that I/We have requested information on the Bluechip Bond 6 and confirm that I/We do not wish to seek advice and have not received advice in relation to this product and I/We do not wish to provide information in respect of my/our financial history and investment objectives to determine the suitability of this investment but wish to proceed with the purchase of this product on an execution only basis.

Signature(s)

First Investor: **X** _____ Date: _____

Second Investor: **X** _____ Date: _____

Financial Advisor:
Name

Financial Advisor:
Firm

Minimum Anti-Money Laundering Documentation Requirements ✓

Private & Pension Investors

- Proof of Identity - Certified copy of one of the following: valid passport or drivers license
- Proof of Address - Certified copy of one of the following: utility bill or bank statement dated within 6 months

Corporates/Trusts/Charities/Credit Unions

The same requirements as above apply to 2 Directors (or equivalent) and/or Beneficial Owners. Additionally we require:

- **Corporates:** Signed Board Resolution, Memo's & Arts of Association & Certificate of Incorporation;
- **Trusts:** Deed of Trust;
- **Credit Unions:** Signed Board Resolution & Statement of Authorised Status;
- **Charities** formed as Trusts: Signed Board Resolution, & Deed of Trust;
- **Charities** formed as Incorporated Bodies: same requirements as Corporates.

Further documentation may be required in certain circumstances due to the level of customer due diligence necessary.

Bank Details - Transfers and Cheques

All Non-Life Company pension investors please make **cheques** or **drafts** payable to "**Redmayne Bentley**" or please transfer funds to Redmayne Bentley:

Bank Name: AIB, South Mall, Cork,

Sort Code: 93-63-83

Account Number: 31409040

Reference: Investor name

**We do not accept any third party cheques.*

Redmayne Bentley Nominee Account Agreement Form:

Please complete grey boxes only.

Section 1 - Personal Details (Please complete in BLOCK CAPITALS)

Account No. (If existing client) _____

Please tick if the account has been set up in joint names

Primary Contact (for single applications)

Title (eg. Mr. Mrs. Dr.) Surname

Secondary Contact (for joint applications)

Title (eg. Mr. Mrs. Dr.) Surname

First Names (in full)

First Names (in full)

Address c/o Quintas Wealth Management, _____

Address c/o Quintas Wealth Management _____

River House, Blackpool Park, Blackpool, Cork, Ireland. _____

River House, Blackpool Park, Blackpool, Cork, Ireland. _____

Postcode N/A _____

Postcode N/A _____

E-mail N/A _____

E-mail N/A _____

Tel No. (Day) N/A _____

Tel No. (Day) N/A _____

Tel No. (Evening) N/A _____

Tel No. (Evening) N/A _____

Tel No. (Mobile) N/A _____

Tel No. (Mobile) N/A _____

Date of Birth / /

Date of Birth / /

Occupation N/A _____

Occupation N/A _____

Employer N/A _____

Employer N/A _____

Residential Status: N/A _____

Residential Status: N/A _____

Section 2 - Payments (To be completed for Investment Products that provide a regular income only so payment can be sent to your account).

Please pay any dividends to: Redmayne-Bentley Deposit Account or Bank / Building Society

Please pay any dividends to: Redmayne-Bentley Deposit Account or Bank / Building Society

Name of Bank / Building Society _____

Bank Address _____

Postcode _____ Bank Account Holder's Name(s) _____

Sort Code / / Bank Account Number _____

Section 3 - Declaration

I declare that:

- I / We* have read, understood and retained a copy of Redmayne-Bentley's Terms & Conditions and A Guide to our Services & Charges.
- I / We* wish to open a Nominee account with Redmayne (Nominees), and accept the Terms & Conditions as laid out.
- I / We* wish to deal in overseas stocks and enclose a completed W-8BEN form.
- I / We* wish to transfer existing shares to you, please send _____ CREST transfer form(s) (one for each holding).
- I / We* consent that Redmayne-Bentley may execute orders outside a regulated market or multilateral trading facility when they are able to achieve a similar or better result. Dealing will be in accordance with the published Best Execution Policy.
- I / We* declare that this application form has been completed to the best of my knowledge.**

Please sign here:

Date:

Date:

X

X

(Primary Account Holder)

(Joint Account Holder - If Applicable)

Redmayne Bentley Pension Dealing Account Form:

Please complete grey boxes only.

This form is to be completed by the Trustees of the scheme. It should be read in conjunction with Redmayne-Bentley's Terms & Conditions and Guide to Our Services & Charges.

Name of Pension

Type of Pension (please select as appropriate) SIPP SSAS QROPS Other (please specify)

Member's Details (for single applications)

Title (eg. Mr. Mrs. Dr.) Surname
 First Names (in full)
 Address c/o Quintas Wealth Management,
 River House, Blackpool Park, Blackpool, Cork, Ireland.
 Postcode N/A
 E-mail N/A
 Tel No. (Day) N/A
 Tel No. (Evening) N/A
 Tel No. (Mobile) N/A
 Date of Birth / /

Second Member's Details (for joint applications)

Title (eg. Mr. Mrs. Dr.) Surname
 First Names (in full)
 Address c/o Quintas Wealth Management,
 River House, Blackpool Park, Blackpool, Cork, Ireland.
 Postcode N/A
 E-mail N/A
 Tel No. (Day) N/A
 Tel No. (Evening) N/A
 Tel No. (Mobile) N/A
 Date of Birth / /

Individuals Authorised to give dealing instructions:

1. 2.

Further addresses for copy contract notes:

Position: Member/Employer/IFA/Other (Delete as applicable)

Title (eg. Mr. Mrs. Dr.) N/A Surname N/A
 First Names (in full) N/A
 Address c/o Quintas Wealth Management,
 River House, Blackpool Park, Blackpool, Cork, Ireland.
 Postcode
 E-mail N/A
 Tel No. (Day) 021 - 4641480

Position: Member/Employer/IFA/Other (Delete as applicable)

Title (eg. Mr. Mrs. Dr.) N/A Surname N/A
 First Names (in full) N/A
 Address c/o Quintas Wealth Management,
 River House, Blackpool Park, Blackpool, Cork, Ireland.
 Postcode
 E-mail N/A
 Tel No. (Day) 021 - 4641480

Trustee Details

Trustee One
 Title (eg. Mr. Mrs. Dr.) Surname
 First Names (in full)
 Company Name
 Address
 Postcode N/A
 E-mail N/A
 Tel No. (Day) N/A

Trustee Two
 Title (eg. Mr. Mrs. Dr.) Surname
 First Names (in full)
 Company Name
 Address
 Postcode N/A
 E-mail N/A
 Tel No. (Day) N/A

If there are more than two trustees, please tick this box

You will need an additional form in order to complete the details of the additional trustees.

Declaration I declare that:

1. The individual(s) detailed above is a member of an authorised pension scheme or QROPS.
2. The member(s) have been supplied with a copy of our Terms & Conditions and Guide to Our Services and Charges.
3. You agree to be bound by those Terms & Conditions.
4. If named as the Primary point of contact, you agree to pass on details of all corporate actions to the member(s) in a timely manner.
5. Unless indicated otherwise above, you agree for the stock to be held in Redmayne Nominee Ltd.

Please sign here:

Date:

Date:

/ /

/ /

(Trustee One / First Authorised Signatory)

(Trustee Two / Second Authorised Signatory - If Applicable)

Understanding Structured Products

QWM provides a number of supplementary documents for Financial Advisors to help you understand the risks associated with investments in structured products. We encourage you to review this information and familiarise yourself with some of the principal risks and features of structured products which may form part of your investors portfolio. Below we provide a snapshot of information available.

What is a Structured Product?

A structured product is an unsecured obligation usually issued by a bank that provides investors with predefined features and payoffs. Some of these predefined features and payoffs include the term of the investment, the amount of capital that is protected, the potential profit that can be earned. Each Structured Product has its own risk profile and therefore investors and their advisers should consider each structured product based on its own merits and supporting documentation.

What are some Risk Factors I should consider?

Credit Risk - Understanding the credit exposure of any investment is one of the most important steps an investor should undertake when evaluating any investment. Credit Risk is the risk that the entity which provides capital protection may not be able to make good on its obligations as set out at the beginning of an investment. All investments carry some element of credit risk.

Maturity Risk - Structured Products are designed around fixed terms and have set maturity dates known as the final maturity date. While there is often access that may facilitate encashments prior to this final maturity date investors should be aware that they may have to hold their investment until the final maturity date and they should understand the risks of not being able to access their investment prior to this date.

Early Termination Risk - During the term of any product there may be adjustments due to events such as mergers, disposals and price source disruptions. In the event of an adjustment, the issuer has an obligation to make reasonable commercial efforts (including stock substitution), to ensure the continuation of the product. The issuer however has the right to unwind the Bond at the then current market value or to suspend operations of the Bond. The investment return may be lower as a result of any adjustment.

How should I invest in a Structured Product?

Structured Products are normally used to form part of an investors portfolio, perhaps getting access to more thematic or more difficult to access investment opportunities. They should not be used to replicate existing exposures that may be in your portfolio through funds or other products. We strongly recommend you do not invest all your money in any one product.

What affects Encashment Values?

Where investors have the opportunity to sell or encash their structured products prior to the predefined maturity date the price received may result in investors receiving more or less than their initial investment in the product. It may also be substantially different than the payment an investor would receive at maturity. This secondary market price or encashment price is impacted by a number of factors including the performance of the underlying asset; changes in expected volatility of the underlying asset; changes in interest rates; changes in the issuer's creditworthiness; fees. These factors may have a different impact at different stages over the term of the investment.

Comparison to Direct Investments

Investing in a structured product is not the same as investing directly in an underlying asset. You should be aware of and consider the following differences before investing:

- Structured products bear the credit risk of the issuer(s);
- Structured products may have features that alter the risk-return profile of the underlying asset, such as caps, participation etc;
- Structured products may have less liquidity than a direct investment;
- Investors in Structured Products do not receive any dividends or distributions;
- If you own a Structured Product you are not entitled to any shareholder rights associated with direct ownership.

Please contact QWM for full documentation on the above at invest@qwm.ie or call us on 021 464 1480 to understand more.



*For broker enquires please contact
invest@qwm.ie or call (021) 4641480*

Quintas Wealth Management Limited is regulated by the Central Bank of Ireland.