

INDICATIVE TERM SHEET

AIX DEBT CAPITAL STRUCTURE DAC ADCS AIX SERIES 1 12% PA 2029

INDICATIVE TERMS OF THE BONDS

ISSUER	AIX Debt Capital Structure DAC, an Irish securitization vehicle
SECURITY ISSUED	Limited recourse debt obligations of the Issuer ranking pari passu (the "Bonds")
CHARGED ASSET	<p>A note (the "Note") to be issued by AIX Secure SPV, a special-purpose vehicle incorporated in the Cayman Islands on December 9, 2022, with register number 396156 and headquartered c/o Walkers Corporate Limited, 190 Elgin Avenue, George Town, Grand Cayman KY1-9008, Cayman Islands.</p> <p>The Note has the same financial terms as the Bonds.</p>
DAY COUNT FRACTION	30E/360
PRINCIPAL AMOUNT	100,000,000 EUR (one hundred million Euros)
CURRENCY	EUR
AUTHORIZED DENOMINATION	100,000 EUR (one hundred thousand Euros)
ISSUE PRICE	100% of the Principal Amount
ISIN CODE / VALOREN	CH1108678579
ISSUE DATE	26/04/2024
MATURITY DATE	25/04/2029
EARLY REDEMPTION	<p>Only possible at the option of the bondholders with 3 (three) month notice for the coupon payment date due 3.5 years (three and a half years) following the Issue Date.</p> <p>The redemption price for each bond will be 86,000 EUR (eighty-six thousand Euros) which will bring down the annual return to 8% p.a. (eight percent per annum) for the bondholders which will elect to redeem in anticipation.</p>
INTEREST RATE	12 % (twelve percent) p.a.
PERIODICITY	Quarterly in arrears
SUBSCRIPTION RESTRICTIONS	Subscriptions open only for 1 (one) year following the Issue Date
PLACEMENT FEE	3% (three percent) – Payable by Investor
SUBSCRIPTION FEE	7% (seven percent)
DURATION	5 (five) years

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PROVIDERS & LAW APPLICABLE TO THE DOCUMENTATION

ARRANGER	AIX Wealth Limited , a company incorporated in the Cayman Islands with register number 392454.
ISSUING & SETTLEMENT AGENT	ISP Securities AG Settlement of the Notes is made directly with ISP Securities AG through a DVP (Delivery Versus Payment) transaction on the Issue Date.
BANKER	ISP Securities AG
SECURITY & BONDHOLDERS TRUSTEE	Highvern Corporate Administration Services Ireland Limited
AUDITOR	Azets Audit Services Ireland Limited
PLACEMENT	AIX Financial Consultation LLC , a company incorporated in the Emirate of Dubai, United Arab Emirates, with register number 1790615 and licensed by the Securities and Commodities Authority (SCA) under license number 20200000041 for the activities of Financial Consultations, Introduction & Promotion.
DISTRIBUTION RESTRICTIONS	Non-US investors only. Further restrictions to be read in the Issuance Documentation.
LISTING	Following the Issue Date, the bonds will be listed on the Vienna MTF of the Vienna Stock Exchange.
GOVERNING LAW	The Bonds and related documents are under Irish Law. The Note is under Irish Law.

Disclaimer:

This Document provides you with key information about the product. This should not be considered as 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. Capital at risk.

All financial investments involve an element of risk. Therefore, the value of your investment and the income from it will vary and your initial investment amount cannot be guaranteed. For professional Investors only. Investors should read the Series Memorandum prior to investing.