

## 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

**Name of the product:** Reverse Convertible Note on S&P 500 INDEX (USD) ("RCN")  
**ISIN:** [to be defined]  
**Product Manufacturer:** Banco Bradesco S.A., acting through its Grand Cayman branch  
 Call +44 20 7382-0083 for more information.  
 www.bradesco.com.br  
**Competent Authority:** The Cayman Islands Monetary Authority – CIMA  
**Date of production of the KID:** 22/Jun/2022

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

### What is this product?

**Type:** The Reverse Convertible Note ("RCN") is a structured note issued by Banco Bradesco S.A. (Grand Cayman branch) (the "Issuer") under its Global Medium-Term Note Program linked to the Underlying:

Underlying	Initial Price	Buffer Price	Final Price	Coupon	Return at maturity
S&P 500 INDEX (USD)	TBD	80% of the Initial Price	Underlying's closing price on the Valuation Date	TBD% (Act/360 paid at maturity)	1) if the Final Price $\leq$ Buffer Price:
Bloomberg: SPX Index					$\frac{Final\ Price}{Initial\ Price} \times initial\ investment + Coupon$
ISIN: US78378X1072					2) if the Final Price $>$ Buffer Price:
Administrator: S&P Dow Jones Indices LLC					$100\% initial\ investment + Coupon$
Minimum Denomination	Currency	Issue Date	Maturity Date	Valuation Date	
U.S.D equivalent of EUR 100,000	U.S. dollar (U.S.\$)	5 working days after the trading date	180 days after Issue Date	6 working days before the Maturity Date	

**Objective:** A RCN is designed for an investor who does not expect a sharp increase of the Underlying price at maturity.

A RCN aims to provide the investor with an above-market interest rate return in exchange for bearing the downside risk of the Underlying. Hence, if the final price of the Underlying is below the initial price at maturity, the investor's return will be reduced in the same proportion. In such a case, the investor will receive a cash amount reduced by such proportion. Alternatively, if the final price of the Underlying is above the initial price, the investor receives the full initial investment back in cash. In both scenarios, the investor receives the coupon.

Compared to investing in the Underlying directly for the same period, the RCN may provide an enhanced return if the price of the Underlying increases, stands at the same or falls slightly (no more than the buffer price previously established at the beginning of the transaction).

Given the characteristics of the RCN, the investor may receive back significantly less than the initial principal amount or may lose the entire value of their investment.

**Intended retail investor:** This product is only suitable for retail clients who have sufficient knowledge and experience of sophisticated investment products. This product is only aimed at retail clients who understand the nature and risks of derivatives, who are able to understand the pay-off mechanism and other terms and conditions of the product and who have sufficient net worth to assume the risks and bear the potential losses of investing in a product with a denomination above EUR 100,000. This product is suitable for those prepared to invest for the entire length of the investment tenor and therefore, it is not suitable for those who do not wish to be exposed to equity risk or those who do not have sufficient net worth to bear potential losses of EUR 100,000 or more or looking for early redemption or a capital



protected investment. Also, this product is aimed at retail clients who can bear any loss incurred as a result of a fall in the value of the Underlying or the default of the Issuer (which could be the total amount of your investment).

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

### Risk indicator:

Lower risk Higher risk

**The risk indicator assumes you keep the product for 6 months. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early. You may have to pay significant extra costs to cash in early.**

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 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level, and poor market conditions are very likely to impact the capacity for you to receive a positive return on your investment. It is important to emphasize that the entire invested amount is at risk and can be lost in an adverse scenario.

The product does not include any protection from future market performance so that you could lose some or all your investment. If we are not able to pay you what is owed, you could lose your entire investment.

### Performance scenarios:

Investment U.S.\$10,000		
Scenarios		6 months
Stress scenario	<b>What you might get back after costs</b>	US\$ 191.11
	Average return each year	-194.02%
Unfavourable scenario	<b>What you might get back after costs</b>	US\$ 7,487.78
	Average return each year	-49.69%
Moderate scenario	<b>What you might get back after costs</b>	US\$ 9,735.25
	Average return each year	-5.24%
Favourable scenario	<b>What you might get back after costs</b>	US\$ 12,559.55
	Average return each year	50.63%

This table shows the money you could get back over the following 6 months (maturity of the RCN) under different scenarios, if you invest U.S.\$10,000 in an RCN. The minimum investment amount can be higher than the amount shown here.

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 on how the value of this investment varies 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. This product cannot be easily cashed in. This means it is difficult to estimate how much you will get back if you cash in before maturity. Either you will be unable to cash in early, or you will have to pay high costs or make a large loss if you do so.

The figures shown include all the costs of the product itself but may not include all the costs 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 Banco Bradesco S.A. Grand Cayman branch is unable to pay-out?

You are exposed to the risk that Banco Bradesco S.A. Grand Cayman branch might be unable to fulfil its obligations in respect of the product (for example, in the event of its default or liquidation). If Banco Bradesco S.A. Grand Cayman

branch is unable to pay-out, you may lose all your investment. Your loss would not be covered by any investor compensation or guarantee scheme.

## What are the costs?

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 three different holding periods. They include potential early exit penalties. The figures assume you invest U.S.\$10,000. The figures are estimates and may change in the future.

### Cost over time:

The person selling you, distributing to 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 US\$ 10,000 scenarios	If you cash in after 6 months
Total costs	US\$ 50.56
Impact on return (RIY) per year	1.00%

### Composition of cost:

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.
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	1.00%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less.
	Exit costs	0%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0%	This product does not have any performance or other incidental fees.

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

**Recommended holding period: the maturity of the RCN, in this case, 6 months.**

This product aims to provide you with the return described under "What is this product?" above. However, this only applies if the product is held until its maturity, in this case, 6 months. However, you may try to sell the RCN prior to its maturity and could incur losses. By selling the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity.

## How can I complain?

Should you wish to complain about the RCN or its Manufacturer, you can do so by contacting us by telephone: +55 11 3847-9198, email: 4900.estruturada@infobradesco.com.br, post: Av. Brigadeiro Faria Lima, 3950 7º andar, CEP: 04538-132, São Paulo, SP, Brazil; or website: <http://www.bradesco.com.br>. Should you have a complaint about a person who is advising on or selling an investment in the Product, you should pursue that complaint with the relevant person in the first instance.

## Other relevant information

The full terms and conditions relating to this product are set out in the Base Prospectus as supplemented by the Final Terms. A copy of the Base Prospectus is available on the website of the Luxembourg Stock Exchange at [www.bourse.lu](http://www.bourse.lu). A copy of the Final Terms is available on request from your sales representative or your advisor.