

# ALKIONE

## SWISS PRIVATE, SME AND REAL-ESTATE LENDING BOND RETURN PLUS (CHF)

INVESTMENT ACCESS TO THE SWISS AND LIECHTENSTEIN PRIVATE, SME AND  
REAL-ESTATE LOANS MARKET

15-Year Term | Continuous Issuance | 3,50% Coupon per annum | CHF |  
ISIN LI1132525778 | Valor 113252577

Issuer

# ALKIONE

## Investment idea

The Swiss Private, SME and Real-Estate Lending Bond Return Plus (CHF) is a bond with a maturity of 15 years and a coupon of 3,50% per annum, paid annually on the 9th of December. The issuance proceeds of the bond will be used to buy a diversified loan portfolio of short- and long term loans to private individuals (consumption loans and private loans), small and medium enterprises (SME) and self-employed individuals, and construction and real estate loans to private individuals secured by real estate liens. The loans can be partially or fully collateralized .

Loans will be acquired directly from the online marketplace lending platform of CG24 Group AG Baslerstrasse 60, 8048 Zurich (**CG24**).

The proceeds of this bond will be used exclusively to buy loans which have received the CG24 rating A, B, C or D.

## Advantages

- Investment access to Swiss and Liechtenstein private loans, SME loans and Real-Estate loans market
- Loans are (partially or fully) collateralized
- Minimizing the impact of a loan defaults of a single borrower by joining the solidarity arrangement of the CG24 platform. In case of a default, the loss is borne in solidarity by all investors in the same loan category and rating class.
- Diversification benefits versus financial markets
- Attractive risk-return profile in an a low interest rate environment

### The Credit rating model of CG24 explained

CG24 differentiates between seven rating classes AAA, AA, A, B, C, D and E whereas AAA is the best rating class.

These categories represent the credit default risk of the respective borrower.

The better the rating, the higher the likelihood that the borrower will pay the loan on time and in full. The worse the rating, the higher the likelihood that the loan will default.

## Key Facts

<b>Issuer</b>	Alkione (Liechtenstein) AG PCC – Segment 4
<b>Issuance size</b>	up to CHF 100'000'000
<b>Serie</b>	I
<b>ISIN</b>	LI1132525778
<b>Valor</b>	113252577
<b>Denomination</b>	CHF 1'000
<b>Issue Date</b>	9th of December 2021
<b>Issuance</b>	Continuous
<b>Payment</b>	Continuous
<b>Term</b>	15 Years, with the possibility of a redemption without commission every 3 years
<b>Issue Price</b>	100.00%
<b>Coupon p.a.</b>	3.50% p.a.
<b>Interest payment date</b>	Annually on the 9th of December
<b>Distribution fee</b>	Up to 1.50%
<b>Redemption</b>	According to the prospectus (Wertpapierprospekt), see also under Term
<b>Redemption commission</b>	According to the prospectus (Wertpapierprospekt), see also under Term
<b>Withholding tax</b>	Interest is not subject to withholding tax
<b>Collateral</b>	The loans can be partially or fully collateralized
<b>Allocation</b>	Allocation is at the Issuer's discretion
<b>Paying agent</b>	Bank Frick & Co. Aktiengesellschaft, FL
<b>Selling Restrictions</b>	According to the prospectus (Wertpapierprospekt)
<b>Applicable law</b>	The law of the Principality of Liechtenstein
<b>Auditor</b>	ReviTrust Grant Thornton AG, FL

## The issuer: Alkione (Liechtenstein) AG PCC

Founded in August 2017, Alkione (Liechtenstein) AG PCC is a Liechtenstein public limited company in the form of a protected cell company (PCC) and is registered in Schaan, Principality of Liechtenstein. The issuer is a segment of the PCC with the name –Segment 4.

The purpose of Alkione (Liechtenstein) AG PCC and its segments is to issue this and other bonds, the proceeds of which can be used to buy CG24 Group AG loan receivables. By working in partnership with CG24, Alkione benefits from innovative fintech solutions and the many years of banking experience of CG24's management team.

## Development in the past 4 years

Since its foundation, the Alkione (Liechtenstein) AG PCC has established 10 independent segments and issued a total of 16 bonds, with a combined issuance size of CHF 521 million, EUR 10 million and USD 25 million \*. In October 2020 the first bond was fully redeemed to investors.

## CG24 Group

CreditGate24 is Switzerland's leading marketplace lending platform allowing investors to invest in a diversified portfolio of collateralized and uncollateralized SME and personal loans.

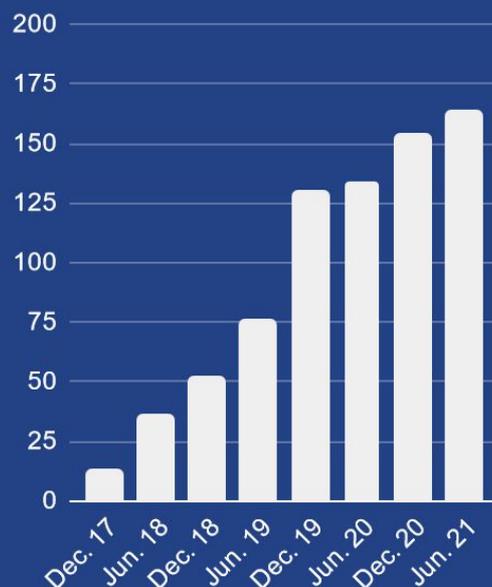
CreditGate24 eliminates traditional finance intermediaries, including banks, operates exclusively online, avoids the high administrative costs associated with branch offices and therefore maximizes the returns for investors and keeps at the same time costs for borrowers as low as possible.

\* as of October 2021, Source: CG24 Group AG

## Alkione at a glance

Founded	18 August 2017
Number of bonds *	16
Total co-financed loans *	1,416
Total financed loan volume *	CHF 601 million EUR 17 million USD 15 million

Cumulative subscriptions of all Alkione bonds (in million CHF) \*



## Risks

Investors bear the credit risk of the borrower and the issuer. A worsening of the economic conditions in Switzerland and Liechtenstein could lead to borrower defaults and write-downs of the underlying collaterals. Investors bear the interest rate risk, reinvestment risk (loan repayments and loan interest payments need to be reinvested) and liquidation risk (existing loans need to be sold by the issuer at maturity of the bond). Investors could lose all or part of the invested capital. The secondary market is limited. The issuer may seek additional borrowing or issue additional bond series.

## Disclaimer

The information contained in this document does not constitute investment advice or a recommendation, nor does it constitute an offer or invitation for an offer to acquire a financial product. It is instead provided solely for Alkione's marketing and information purposes and is intended solely for professional investors in selected jurisdictions.

Subscription of the bonds mentioned is governed solely by the private placement memorandum the risk disclosures therein. Potential investors must take their tolerance of risk into consideration before investing in the bond. Potential investors must be aware that there is always a risk of total loss of the entire capital invested. The private placement memorandum contains a more detail explanation of the risks. Alkione (Liechtenstein) AG PCC does not offer any warranties whatsoever regarding the suitability of the bond for a particular investor. Past performance is not a reliable indicator for future results.

Before deciding whether to subscribe, potential investors are expressly advised to read the entire relevant private placement memorandum including the terms and conditions contained therein. All statements made in this document are estimates/forecasts of the issuer that may be changed without prior notice. Indications of results and events in previous periods do not establish any warranty for the future. To the extent that the data contained in the document clearly come from third parties (e.g. where sources are indicated), no warranty as to the correctness and completeness of these data is offered.

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In the European Economic Area (EEA) the products may not be offered, sold or otherwise made available to retail investors within the meaning of Regulation (EU) no 1286/2014 (the "PRIIPs Regulation"). In consequence, no substantive investor information that is required under the PRIIPs Regulation in order to offer, sell or otherwise make the products available to retail investors in the EEA has been produced. For this reason it may be unlawful under the PRIIPs Regulation to offer, sell or otherwise make the products available to retail investors in the EEA.