

**Legacy RE Certificates**  
**Convertible Notes of Credit Glorious Property Holdings Ltd.**  
**Key Information Document (KID)**

**Purpose:** This document provides essential information about this investment product. It is not promotional material. Although this product is offered through private placement and is not available to the public, our company voluntarily adheres to the highest legal standards. We provide all the necessary information 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:** Legacy RE Certificates - Convertible Notes of Credit Glorious Property Holdings Ltd.

**Issuer:** Credit Glorious Property Holdings Ltd.

**Placement Agent:** CGPH SAS

**Contact Details :** For more information, visit website [www.cgphbanquedaffaires.com](http://www.cgphbanquedaffaires.com) or call +33 185 733 371 or send email to: [frontoffice@cgph.info](mailto:frontoffice@cgph.info)

Credit Glorious Property Holdings Ltd. is registered with Companies House in London, United Kingdom, with registration number 13371479.

The product you are interested in and may purchase has a complex structure, but all the necessary information is provided to facilitate understanding and enable you to make informed decisions.

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**What is this product?**

**Type:** LEGACY RE CORPORATE BOND is a corporate bond offered through private placement (privately, without a public offering) with a maturity and full capital repayment at 3 or 5 years, along with the payment of an annual coupon of 8% or 10.5%, respectively, accrued pro rata temporis as of December 31 of each year.

Duration (years)	Annual Coupon (%)	Annual Payment Date
3	8.0	December 31st
5	10.5	December 31st

The minimum investment amount is €100,000.00.

**Minimum Purchase and Secondary Market Availability**

Paris, France  
6 Pl. de la Madeleine, 75008 Paris  
CGPH SAS Company number – 980746341  
Share capital of €5,000,010.00  
+33 185 733 371

If purchasing directly from the issuer, the minimum subscription amount is €100,000, and each bond has a nominal value of €1,000. However, you may purchase different quantities through third parties in the secondary market.

**Objectives:** This product allows you to invest in the issuer's bonds, with a fixed maximum term and annual returns. The investor can choose the duration and, consequently, the yield that best suits their return expectations and risk appetite. For example, by choosing a 5-year term instead of 3, the investor will receive a higher annual return but will have to commit the capital for a longer period.

**Target Investor:** This product is intended for professional and institutional investors who wish to invest in financial products backed by corporate assets, NPLs secured by real estate mortgages, and real estate in general. Investors should be able to bear the possible loss of the invested capital and have a short- or medium-term investment horizon with a moderate growth perspective. Given the type of investment, theoretical knowledge of financial markets and previous experience in investing in this type of financial instrument are recommended.

The product is aimed at individuals and legal entities within the specified limits; if an individual, the investor must be between 18 and 85 years old.

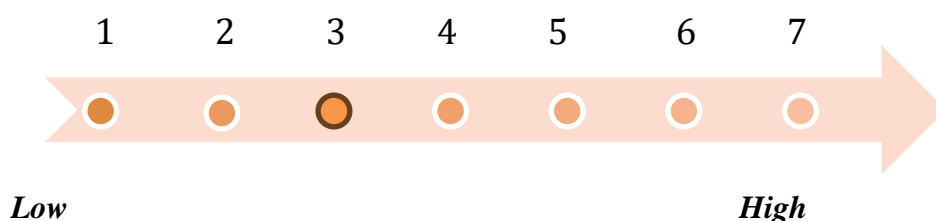
**Guarantees:** In addition to the issuer's corporate assets, the bond is also secured by specific assets, such as NPLs (Non-Performing Loans) secured by real estate mortgages, general real estate, or investments in group companies in the two sectors mentioned. This guarantee includes both the real estate assets directly or indirectly held by the issuer and the NPLs with underlying real estate assets, providing greater security to investors in the event of insolvency. For example, in case of insolvency, investors can rely on the liquidation of these assets to recover part or all of the invested capital, thus reducing the risk of financial loss.

**Term:** the term of the bonds varies between 3 and 5 years.

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

### Risk Indicator:



The risk indicator assumes that the product is held for 3 years.

The synthetic risk indicator is a guide to the level of risk of this product compared to other products. It expresses the likelihood that the product will incur monetary losses due to market movements, macroeconomic and geopolitical situations, or due to our immediate liquidity difficulties. The risk score has been determined by analyzing various factors, including the historical volatility of the market, the liquidity of the underlying assets, and the issuer's creditworthiness.

The risk indicator for the investment sectors selected by our company ranges from a minimum of 1 to a maximum of 1 out of 7.

The risks and returns associated with this product depend on the type of investment indicated above.

This product carries a liquidity risk related to the possibility of not being able to proceed immediately and/or without costs to sell the bonds and/or promptly liquidate them, due to the characteristics and/or market conditions in which the transaction is carried out and/or the financial instruments themselves and/or the absence of a sufficient number of potential buyers, or in the cases provided for in the product conditions.

For disinvestment methods, refer to the section «How long do I have to hold it? Can I withdraw the capital early? ». Additional costs may be incurred for early disinvestment.

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### **What happens if Credit Glorious Property Holdings (UK) is unable to pay?**

If Credit Glorious Property Holdings (UK) is unable to meet its obligations, you may face a loss.

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### **Summary Costs:**

There are no costs associated with the subscription.

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### **How long do I have to hold it?**

The term of the bonds varies between 3 and 5 years.

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### **Can I withdraw the capital early?**

The product can only be liquidated upon maturity under the contractual terms; however, you can send a request via email or contact our customer service using the contact details found in the section «How can I make requests/complaints?», stating the reason for the request (e.g., marriage, marriage of a close relative, purchase and/or renovation of the primary home, illness, sudden need). Our company will evaluate if, without causing harm to other investors, it is possible to liquidate all or part of the requested amount in advance.

Redemption does NOT involve costs.

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### **How to make requests/complaints?**

In case of complaints, investors can contact

Credit Glorious Property Holdings Ltd. at the email address: [complaints@cgph.info](mailto:complaints@cgph.info) or call +44 203 807 6344.

**Other relevant information**

Investors are encouraged to read all documents related to the convertible notes, available on the company's website, to fully understand the terms and conditions.

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