



Asia Pacific Investment Bank Structured Financial Product



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In the post-pandemic era, rising interest rates, high inflation, and market expectations of a global recession are gradually increasing in countries around the world, and these factors have led Asia Pacific Investment Bank to continue to introduce a new structured financial product. Our product is designed and traded by professionals from top financial institutions to provide high-net-worth clients and investors with an even better portfolio of quality assets. At the same time, we adopt stringent risk management measures to protect your wealth and achieve sustainable and stable wealth growth.



Transparent Returns System

Returns are determined only by the price of the underlying asset only, and meeting the conditions for payout entitles you to stable returns.



Low Threshold

Investors do not need to directly participate in trading and can receive the potential returns from volatility of the underlying assets within a certain period.



Stable Returns with a High Winning Rate

There is a high probability of obtaining stable returns, especially for volatile market products. There is only one scenario that may involve loss, and the losses capped at holding underlying asset initially.



Compliance Filing

The product has been filed with Labuan Financial Services Authority of Malaysia.

70%-105% Golden Olive (Redeem at Maturity or Early Knock-out)

Product Features

Suitable for Moderate Investors; Higher Yields in a Bumpy Market with the Underlying Assets Expecting No Steep Losses.

- 30% downside buffer – guaranteed coupon payment if the depreciation of underlying assets is less than 30%.
- Losses capped at the spot holdings (The worst case is equivalent to buying the underlying asset at the beginning of the period and holding it to maturity).
- Thicker safety cushion and yield.

Examples

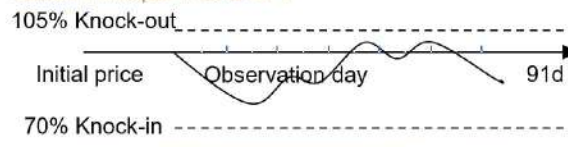
The initial price of BTC on the starting date of the product is 20,000 USDC, then:

- As long as the price of BTC does not fall below 14,000 USDC within 91 days, you will receive the principal + 20% annualized return.
- Knocking out within 91 days means that if the BTC price on the knockout observation day is higher than 21,000 USDC, regardless of whether it has fallen below 14,000 USDC before, you will receive the principal + 20% annualized return.
- If the BTC price has dropped below 14,000 USDC within 91 days, and the price on the 91st day, i.e., the end of the period, is 18,000 USDC, lower than 20,000 USDC, then it is equivalent to holding BTC at the beginning of the period to bear the loss of the drop, i.e. 10%.
- If the BTC price has dropped below 14,000 USDC within 91 days, and the price on the 91st day, i.e., the end of the period, is higher than 20,000 USDC, then you will receive the full principal, with no profit and no loss.

Return Chart

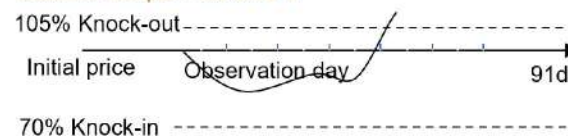
Scenario 1 (never knock-in or knock-out)

Obtain Principal + 20% APY



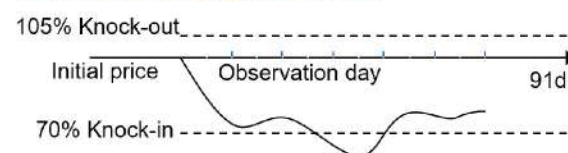
Scenario 2 (knock-out in advance)

Obtain Principal + 20% APY



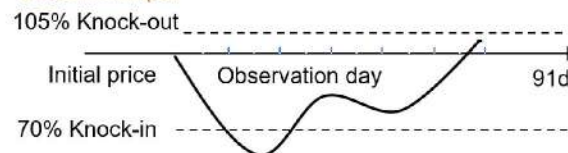
Scenario 3 (No knock-out after knock-in, expiration price is lower than initial price)

Loss of the Underlying Asset decline



Scenario 4 (No knock-out after knock-in, expiration price is higher than initial price)

Obtain Principal



Product Parameters

Issuer	Asia Pacific Investment Bank Ltd
Notional Principal	USDC
Product Maturity	91 days (non-callable prior to maturity)
Underlying Assets	BTC
Expected Return	20% (subject to the quotation at position building)
Knock-in Level	70%
Knock-out Level	105%



94% Principal Capital-Protected Golden Olive Leaf

Product Features

Suitable for Conservative Investors; Carrying a Principal Capital Protection Provision and Profiting from Market Volatility.

- 30% downside buffer – guaranteed coupon payment if the depreciation of underlying assets is less than 30%.
- Losses capped at the spot holdings and 6% of the principal capital.
- Losses in only one case.

Examples

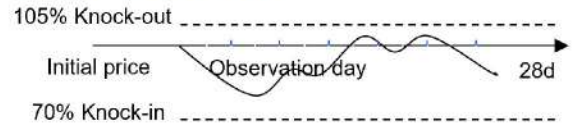
The initial price of BTC on the starting date of the product is 20,000 USDC, then:

- As long as the price of BTC does not fall below 14,000 USDC within 28 days, you will receive the principal + 8% annualized return.
- Knocking out within 28 days means that if the BTC price on the knockout observation day is higher than 21,000 USDC, regardless of whether it has fallen below 14,000 USDC before, you will receive the principal + 8% annualized return.
- If the BTC price has dropped below 14,000 USDC within 28 days, and the price on the 28th day, i.e., the end of the period, is 19,000 USDC, lower than 20,000 USDC, then you will bear a 5% loss due to the drop of the BTC. If the end price is 18,000 USDC, indicating a 10% drop in the underlying asset, the product could suffer a maximum loss of 6%.
- If the BTC price has dropped below 14,000 USDC within 28 days, and the price on the 28th day, i.e., the end of the period, is higher than 20,000 USDC, then you will receive the full principal, with no profit and no loss.

Return Chart

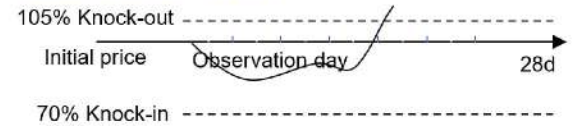
Scenario 1 (Never knock-in or knock-out)

Obtain Principal + 8% APY



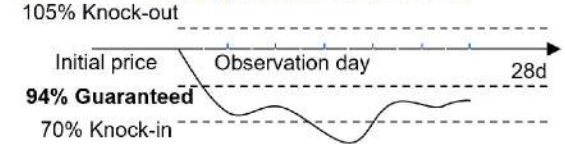
Scenario 2 (Knock-out in advance)

Obtain Principal + 8% APY



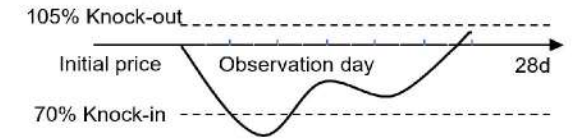
Scenario 3 (No knock-out after knock-in, expiration price is lower than initial price)

Loss of the Underlying Asset decline (max: 6%)



Scenario 4 (No knock-out after knock-in, expiration price is higher than initial price)

Obtain Principal



Product Parameters

Issuer	Asia Pacific Investment Bank Ltd
Notional Principal	USDC
Product Maturity	28 days (non-callable prior to maturity)
Underlying Assets	BTC
Principal Guarantee	94%
Expected Return	8% (subject to the quotation at position building)
Knock-in Level	70%
Knock-out Level	105%

Online and Offline Dual Subscription Channels

Visit Asia Pacific Investment Bank's Official Website or Contact Customer Service for Offline Subscription



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Contact Us

Kuala Lumpur Marketing Office:

7th Floor, Menara Keck Seng, 203 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia

+6017 6926 126

apibank@apdib.com

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