|  |  |  |
| --- | --- | --- |
|  | **TEMPLATE OF**  **STEP INFORMATION MEMORANDUM**  **Multi Issuers (2)** | |
|  | Information, unless otherwise specified with (*optional*), is mandatory | |
|  | Reference to information contained in enclosures is possible subject to precise - enclosure number, title of document, and page indication where to find it. | |
|  |  |  |
|  |  |  |
|  | *Information to be provided* | *Comments/examples* |
|  |  |  |
|  | **FRONT PAGE** | |
|  | Name of the Programme | The name of the programme shall be the name of the issuer and the type of the programme. (In case of multi-issuers programmes, a generic name can be provided) |
|  | Names of the Issuers | … |
|  | Type of Programme | Multi-issuers  Dom CD/CP (e.g. NEU CP, Belgian Billets de Trésorerie, Belgian Certificats de Dépôt, German CP and Spanish CP) or Euro CP/CD (Euro Commercial Papers, Euro Certificates of Deposit) |
|  | Programme size | (unlimited) |
|  | Guarantor | If any |
|  | Rating(s) | Indicate “Rated” or ”Not rated”. *The rating and the name of the rating agency/ies are optional* |
|  | Arranger(s) | If any |
|  | IPA(s) | **…** |
|  | Dealers | If any |
|  | Effective date of the Information Memorandum | … |
|  | Disclaimer clauses for dealer(s), IPA(s) and arranger(s) | *Optional, if any* |

|  |  |  |
| --- | --- | --- |
|  |  |  |
| **1** | **DESCRIPTION OF THE PROGRAMME** | |
| 1.1 | Name of the programme | The name of the programme shall be the name of the issuer and the type of the programme. (In case of multi-issuers programmes, a generic name can be provided) |
| 1.2 | Type of programme | * Multi-issuers * Dom CD/CP (e.g. NEU CP, Belgian Billets de Trésorerie, Belgian Certificats de Dépôt, German CP and Spanish CP) or Euro CP/CD (Euro Commercial Papers, Euro Certificates of Deposit) |
| 1.3 | Names of the Issuers | Issuer 1 , Issuer 2 |
| 1.4 | Type of issuer(s) | An issuer shall be in one of the following categories: non-financial corporation (corporate non-bank), monetary financial institution (for example, a corporate bank), other financial intermediary (for example special purpose securitisation vehicle), which issue ABCP, insurance corporation or pension fund, general government (for example, central government or local authority), supranational/international organisation. |
| 1.5 | Purpose of the programme  *(optional)* | **…** |
| 1.6 | Programme size (ceiling) | Currency code and Amount |
| 1.7 | Characteristics and form of the Notes | Description of the Notes, including whether they are materialised or dematerialised, in bearer/registered form, etc |
| 1.8 | Yield basis | e.g. Fixed rate, floating rate, interest prepaid, (standard or complex method) |
| 1.9 | Currencies of issue of the Notes | … |
| 1.10 | Maturity of the Notes | Min 1 day to max 1 year. If the notes are extendable/putable, this should be mentioned. |
| 1.11 | Minimum Issuance Amount | This should be at least EUR 100,000 or equivalent for non EUR issuances |
| 1.12 | Minimum denomination of the Notes | In the currencies of issuance |
| 1.13 | Status of the Notes | … |
| 1.14 | Governing law that applies to the Notes | … |
| 1.15 | Listing | Yes/No; if yes, indicate the place of listing |
| 1.16 | Settlement system | For the issue of the notes, see Annex 6 and the list of STEP eligible SSS. |
| 1.17 | Rating(s) of the Programme  Ratings can come under review at any time by the rating agencies. Investors shall refer to the relevant rating agencies in order to have access to the latest ratings. | Indicate “Rated” or “Not rated”,   * the hyperlink/s to the the rating agency/ies ,having rated the programme allowing investor to check the rating(s) * if not hyperlink available, contact details of the rating agency/ies. ,having rated the programme * optional: indication of the rating(s) of the rating |
| 1.18 | Guarantor | Indicate the name of the Guarantor(s) and the type of guarantee, otherwise indicate “n/a”. *Please refer to the template for Guaranteed programmes.* |
| 1.19 | Issuing and paying agent(s) | … |
| 1.20 | Arranger(s) | If any ; otherwise indicate “n/a” |
| 1.21 | Dealer(s) | If any ; otherwise indicate “n/a” |
| 1.22 | Selling restrictions | If any ; otherwise indicate “n/a” |
| 1.23 | Taxation | *Optional* |
| 1.24 | Involvement of national authorities | *Optional.* Indicate if the programme is subject to a regulatory and/or supervisory regime |
| 1.25 | Contact details | E-mail and telephone number |
| 1.26 | Additional information on the programme | … |
| 1.27 | Auditors of the issuer, who have audited the accounts of the issuer’s annual report | Name and address |

|  |  |  |
| --- | --- | --- |
|  |  |  |
| **2** | **DESCRIPTION OF THE ISSUERS** | |
| **2a** | **Information concerning Issuer1** | |
| 2a.1 | Legal name | … |
| 2a.2a | Legal form/status | … |
| 2a.3 | Date of incorporation/establishment | … |
| 2a.4 | Registered office or equivalent (Legal address) | Full address |
| 2a.5 | Registration number, place of registration | … |
| 2a.6 | Issuer’s mission | … |
| 2a.7 | Brief description of current activities | … |
| 2a.8 | Capital or equivalent | Amount and description of capital (or equivalent) |
| 2a.9 | List of main shareholders  *(optional)* | Holding more than 5% of the capital of the Issuer1, when applicable. Otherwise indicate “Not applicable”. |
| 2a.10 | Listing of the shares of the Issuer1 | Information about the stock exchanges where the Issuer1's shares are listed. If the Issuer1’s shares are not listed, indicate “Not applicable”. |
| 2a.11 | Composition of governing bodies and supervisory bodies | At the effective date of the Information Memorandum |
| 2a.12 | Accounting Method | *Optional* |
| 2a.13 | Accounting Year | *Optional:* Starting on […], ending on […] |
| 2a.14 | Fiscal Year | *Optional:* Starting on […], ending on […] |
| 2a.15 | Other short term programmes of the Issuer1 | *Optional* |
| 2a.16 | Ratings/s of the Issuer  Ratings can come under review at any time by the rating agencies. Investors shall refer to the relevant rating agencies in order to have access to the latest ratings. | Indicate only “Rated” or “Not rated”, and the name/s of the rating agency/ies |
| 2a.17 | Additional information on the issuer | … |
| **2b** | **Information concerning Issuer2** | |
| 2b.1 | Legal name | … |
| 2b.2 | Legal form/status | … |
| 2b.3 | Date of incorporation/establishment | … |
| 2b.4 | Registered office or equivalent (legal address) | Full address and contact details |
| 2b.5 | Registration number, place of registration | … |
| 2b.6 | Issuers’ mission | … |
| 2b.7 | Brief description of current activities | … |
| 2b.8 | Capital or equivalent | Amount and description of capital (or equivalent) |
| 2b.9 | List of main shareholders  *(optional)* | Holding more than 5% of the capital of the Issuer2, when applicable. Otherwise indicate “Not applicable”. |
| 2b.10 | Listing of the shares of the Issuer2 | Information about the stock exchanges where the Issuer2's shares are traded. If the Issuer2’s shares are not listed, indicate “Not applicable”. |
| 2b.11 | Composition of governing bodies and supervisory bodies | At the effective date of the Information Memorandum |
| 2b.12 | Accounting Method | *Optional* |
| 2b.13 | Accounting Year | *Optional:* Starting on […], ending on […] |
| 2b.14 | Fiscal Year | *Optional:* Starting on […], ending on […] |
| 2b.15 | Other short term programmes of the Issuer2 | *Optional* |
| 2b.16 | Ratings/s of the Issuer  Ratings can come under review at any time by the rating agencies. Investors shall refer to the relevant rating agencies in order to have access to the latest ratings. | Indicate only “Rated” or “Not rated”, and the name/s of the rating agency/ies |
| 2b.17 | Additional information on the issuer | … |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  | |
| **3** | **CERTIFICATION OF INFORMATION**  ***Optional*** | | |
| **3a** | **Certification of information for the Programme** | | |
| 3a.1 | Person responsible for the Information Memorandum | | Full Name(s) and title(s) |
| 3a.2 | Declaration of the person(s) responsible for the Information Memorandum: | | *Example of wording:* To our knowledge, the information contained in this Information Memorandum including its Appendixes is true and does not contain any misrepresentation which would make it misleading. |
| 3a.3 | Date, Place of signature, Signature | |  |
| **3b** | **Certification of information of Issuer1** | | |
| 3b.1 | Person responsible for the information concerning Issuer 1 | Full Name and title | |
| 3b.2 | Declaration of the person(s) responsible for the information memorandum for Issuer1: | *Example of wording:* To our knowledge, the information contained in this Information Memorandum concerning Issuer1 including its Appendixes is true and does not contain any misrepresentation which would make it misleading. | |
| 3b.3 | Date, place of signature, Signature |  | |
| **3c** | **Certification of information of Issuer2** | | |
| 3c.1 | Person responsible for the information concerning Issuer2 | Full Name and title | |
| 3c.2 | Declaration of the person(s) responsible for the information concerning Issuer2 | *Example of wording:* To our knowledge, the information contained in this Information Memorandum concerning Issuer2 including its Appendixes is true and does not contain any misrepresentation which would make it misleading. | |
| 3c.3 | Date, place of signature, signature |  | |

|  |  |  |
| --- | --- | --- |
|  |  |  |
| **4** | **INFORMATION CONCERNING THE ISSUER’S REQUEST OF THE STEP LABEL** | |
|  | *The following information needs to be provided in the information memorandum. The text in square brackets is to be used in case of multi-jurisdiction programmes as defined in Article 1.9 of the Convention.*  An application for a STEP label for this Programme will be made to the STEP Secretariat [in relation to the Notes eligible under the STEP Market Convention]*.* Information as to whether the STEP label has been granted for this Programme [in relation to such Notes] may be made available on the STEP market website (initially [www.stepmarket.org](http://www.stepmarket.org)). This website is not sponsored by the Issuer and the Issuer is not responsible for its content or availability.  Unless otherwise specified in this Information Memorandum, the expressions “STEP”, “STEP Market Convention”, “STEP label”, “STEP Secretariat”, and “STEP market website” shall have the meaning assigned to them in the Market Convention on Short-Term European Paper dated 19 May 2015 and adopted by the ACI – The Financial markets Association and the European Money Markets Institute (as amended from time to time). | |