

Final Termsheet

770m ZAR 5y Fixed Rate Note

Pricing Terms	
Issuer	QNB Finance Limited
Guarantor	Qatar National Bank Q.P.S.C.
Note Rating	Aa3 (Moody's)
Format	Registered Note
Status	Unsecured and unsubordinated
ISIN	XS2271245040
Currency	ZAR
Trade Date	3 December 2020
Issue Date / Settlement Date	10 December 2020
Maturity Date	10 December 2025
Notional Amount	ZAR 770,000,000
Issue Price	100.00%
Redemption Price	100.00%
Coupon Details	
Coupon	5.00% fixed coupon
Coupon Payment Dates	Annually on 10 December each year commencing and including on 10 December 2021 up to and including the Maturity Date
Coupon Period	The period from and including the previous Coupon Payment Date, to but excluding the following Coupon Payment Date, except for the first Coupon Period, which shall be from and including the Issue Date.
Coupon Calculation	30/360 Unadjusted
Business Day Convention	Modified Following Business Day Convention
Business Day	London, Johannesburg and New York
Provisions	
Clearing	Euroclear/Clearstream, Luxembourg
Governing Law	English
Listing	International Securities Market of London Stock Exchange
Documentation:	Issued off Issuer's U.S.\$22.5bio Medium Term Note Programme dated 18 March 2020
MIFID II Target Market :	Manufacturer target market (MIFID II product governance) is eligible counterparties and professional clients only (all distribution channels)
Prohibition of Sales to EEA and UK Retail investors	Not applicable
Denomination	ZAR 20,000 x ZAR 20,000
Paying Agent	The Bank of New York Mellon acting through its London branch
Sole Bookrunner and Dealer	Credit Suisse Securities (Europe) Limited
Due Diligence	In purchasing the Notes, an Investor will be deemed to represent that (a) it is not relying on any investigation that Credit Suisse or any of its affiliates may have conducted with respect to the Issuer, the guarantor(s) (as applicable) or the Notes and (b) it has made its own investment decision regarding the Notes based on its own knowledge and investigation of the Issuer, the guarantor(s)(as applicable) and of the terms of the Notes

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