

Memory Express (Multi) Certificate

Linked to **NASDAQ 100 Stock Index**, **EURO STOXX Utilities Price EUR Index** and **EURO STOXX Banks Price EUR Index**

Issued by **UBS AG, London Branch**



Cash settled / quanto EUR
 EUSIPA Product Type: Express Certificate (1260)
 WKN: UX6LJ4 / ISIN: DE000UX6LJ47

Public offer

Final Termsheet

Information on Underlying

Underlying(s)	Reference Level	Early Redemption Level	Coupon Default Level	Kick-In Level
NASDAQ 100 Stock Index Bloomberg: NDX Index / Reuters: .NDX	7,157.208	7,157.208	5,367.906	4,294.325
	(Official closing price of the Underlying on the Fixing Date)	(100.00% of the Reference Level)	(75.00% of the Reference Level)	(60.00% of the Reference Level)
EURO STOXX Utilities Price EUR Index Bloomberg: SX6E Index / Reuters: .SX6E	260.88	260.88	195.66	156.63
	(Official closing price of the Underlying on the Fixing Date)	(100.00% of the Reference Level)	(75.00% of the Reference Level)	(60.00% of the Reference Level)
EURO STOXX Banks Price EUR Index Bloomberg: SX7E Index / Reuters: .SX7E	101.84	101.84	76.38	61.10
	(Official closing price of the Underlying on the Fixing Date)	(100.00% of the Reference Level)	(75.00% of the Reference Level)	(60.00% of the Reference Level)

Product Detail

Security Numbers	ISIN: DE000UX6LJ47 Valor: 43774371 WKN: UX6LJ4 Common Code: 189166117
Issue Size	up to 100,000 (with reopening clause)
Redemption Currency	EUR
Selling Commission	Up to 1.00% per annum (included in the Issue Price)
Nominal Amount	EUR 100
Issue Price	EUR 100 (units quotation)
Quoting	Dirty (accrued coupon will be included in the secondary price)

Dates

Fixing Date*	12-Oct-18
Issue Date / Initial Payment Date*	16-Oct-18
Last Trading Date	10-Oct-23
Expiration Date	12-Oct-23
Redemption Date	19-Oct-23
Banking Day	Target 2 and New York

Coupon Payment

Coupon Amount	EUR 1.40 (1.40% of the Nominal Amount)	
Coupon Observation Dates _(n)	Coupon Observation Date ₍₁₎	14-Jan-19
	Coupon Observation Date ₍₂₎	12-Apr-19
	Coupon Observation Date ₍₃₎	12-Jul-19

Coupon Observation Date ₍₄₎	14-Oct-19
Coupon Observation Date ₍₅₎	13-Jan-20
Coupon Observation Date ₍₆₎	14-Apr-20
Coupon Observation Date ₍₇₎	13-Jul-20
Coupon Observation Date ₍₈₎	12-Oct-20
Coupon Observation Date ₍₉₎	12-Jan-21
Coupon Observation Date ₍₁₀₎	12-Apr-21
Coupon Observation Date ₍₁₁₎	12-Jul-21
Coupon Observation Date ₍₁₂₎	12-Oct-21
Coupon Observation Date ₍₁₃₎	12-Jan-22
Coupon Observation Date ₍₁₄₎	12-Apr-22
Coupon Observation Date ₍₁₅₎	12-Jul-22
Coupon Observation Date ₍₁₆₎	12-Oct-22
Coupon Observation Date ₍₁₇₎	12-Jan-23
Coupon Observation Date ₍₁₈₎	12-Apr-23
Coupon Observation Date ₍₁₉₎	12-Jul-23
Coupon Observation Date ₍₂₀₎	12-Oct-23

Record Date	The Record Date means 1 Banking Day before the relevant Coupon Payment Date _(n) .
Coupon Payment Date	The Coupon Payment Date means the fifth Banking Day after the relevant Coupon Observation Date _(n) .
Coupon Period	The Coupon Period means the period from a Coupon Payment Date (including) to the next succeeding Coupon Payment Date (excluding). The initial Coupon Period will be the period from the Payment Date (including) to the first Coupon Payment Date (excluding).
Coupon Default Level:	75.00% of the Reference Level
Coupon Amount Default Event:	A Coupon Amount Default Event in relation to a Coupon Observation Date _(n) occurs if the Price of at least one of the Underlyings is lower than the respective Coupon Default Level on the respective Coupon Observation Date _(n) .
Coupon Amount Catch-up Level:	75.00% of the Reference Level
Coupon Amount Catch-up Event	A Coupon Amount Catch-up Event in relation to a Coupon Observation Date _(n) occurs if the Price of ALL of the Underlyings is equal to or higher than the respective Coupon Amount Catch-up Level on the Coupon Observation Date _(n) .
Price of the Underlying	Closing price of the respective Underlying
Coupon Payment	<p>The Securityholder is entitled to receive the payment of the Coupon Amount in the Redemption Currency on the relevant Coupon Payment Date_(n), provided that the Securities did not expire early due to the occurrence of an Early Redemption Event and that no Coupon Amount Default Event has occurred in relation to this Coupon Period.</p> <p>For the avoidance of doubt, any payment due in respect of the Coupon Amount in relation to the Early Redemption Date_(i) shall still be paid out.</p> <p>In case of the occurrence of a Coupon Amount Default Event, the Securityholder will not receive payment of the Coupon Amount in relation to the relevant Coupon Observation Date.</p> <p>If one or more Coupon Amounts have not been paid, the sum of these Coupon Amounts will be paid on the next following Coupon Payment Date, provided that no Coupon Amount Default Event has occurred on the relevant Coupon Observation Date and that a Coupon Amount Catch-up Event has occurred (additional to the Coupon Payment for this Coupon Payment Date), 5 Banking Days after the respective Observation Date.</p>
Coupon Entitlement	Upon the occurrence of an Early Redemption, the product will terminate in whole and there will not be any further Coupon Payments for any outstanding Observation Dates. For the avoidance of doubt, any payment due in respect of the Coupon Payment as of the relevant Observation Date on which an Early Redemption is deemed to have occurred shall still be paid out.

Early Redemption

Early Settlement Amount	Nominal Amount
Early Redemption Observation Date ₍₀₎	Early Redemption Observation Date ₍₁₎ : 14-Oct-19
	Early Redemption Observation Date ₍₂₎ : 13-Jan-20
	Early Redemption Observation Date ₍₃₎ : 14-Apr-20
	Early Redemption Observation Date ₍₄₎ : 13-Jul-20
	Early Redemption Observation Date ₍₅₎ : 12-Oct-20
	Early Redemption Observation Date ₍₆₎ : 12-Jan-21
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	Early Redemption Observation Date ₍₁₂₎ : 12-Jul-22
	Early Redemption Observation Date ₍₁₃₎ : 12-Oct-22
	Early Redemption Observation Date ₍₁₄₎ : 12-Jan-23
	Early Redemption Observation Date ₍₁₅₎ : 12-Apr-23
	Early Redemption Observation Date ₍₁₆₎ : 12-Jul-23
Early Redemption Date	The Early Redemption Date means the Early Redemption Observation Date ₍₀₎ , on which the Early Redemption Event occurs.
Early Redemption Event	An Early Redemption Event occurs if the Price of ALL Underlyings is on any of the Early Redemption Observation Dates equal to or higher than the respective Early Redemption Level .
Early Redemption	In case of the occurrence of an Early Redemption Event , the Securities will expire early on the respective Early Redemption Date, and the Securityholder is entitled to receive five Banking Days after the Early Redemption Date the Early Settlement Amount commercially rounded two decimal places.

Redemption

Settlement Price	Closing price of the respective Underlying on the Expiration Date
Kick-In Event	A Kick-In Event occurs if the Settlement Price of at least one Underlying is lower than the respective Kick-In Level .
Redemption	The Issuer hereby warrants to the Securityholder the following right: If the Securities did not expire early <ul style="list-style-type: none"> a) and if a Kick-In Event has not occurred the Securityholder is entitled to receive the Nominal Amount. b) and if a Kick-In Event has occurred <p style="margin-left: 40px;">the Securityholder is entitled to receive the Settlement Amount calculated according to the following formula:</p>

$$S = N * \frac{\text{Underlying}_{(W)Final}}{\text{Underlying}_{(W)Initial}}$$

with

"S" = Settlement Amount

"N" = Nominal Amount per Certificate

"Underlying_(W)" = The Underlying_(W) is the Underlying with the lowest

performance with respect to the "Underlying_{(W)Final}" in relation to the
 "Underlying_{(W)Initial}"
 "Underlying_{(W)Final}" = Settlement Price of the respective Underlying
 "Underlying_{(W)Initial}" = Reference Level of the respective Underlying

General Information

Issuer	UBS AG, London Branch
Issuer Rating	Aa3 Moody's / A+ S&P's / AA- Fitch
Lead Manager	UBS Limited
Calculation Agent	UBS AG, London Branch
Paying Agent	UBS AG, London Branch
Status	Unsecured / Unsubordinated
Listing	EuroTLX
Trading Hours	09:00 CET - 17:30 CET
Secondary Market	Daily price indications will be available on Reuters/Bloomberg and www.ubs.com/keyinvest .
Minimum Trading Lot	1 Certificate
Clearing	Euroclear, Clearstream Banking AG, Clearstream Banking S.A. (Global Note at Clearstream Banking AG)
Custody	Clearstream Banking AG eligible (up-to Global Note filed with Clearstream AG, Frankfurt am Main)
Public Offering	Italy
Form of Deed	Global Note
Governing Law / Jurisdiction	German / Frankfurt
Adjustments	The terms of the Product may be subject to adjustments during its lifetime. Detailed information on such adjustments is to be found in the Product Documentation.
EU Savings Tax	For Swiss paying agents, the product is not subject to the EU Savings Tax (TK7).

Product Documentation

The complete information regarding the securities, in particular to the terms and conditions as well as information to the Issuer shall be obtained in the respective Final Terms. The respective Final Terms and the associated UBS Base Prospectus along with the Risk Factors (including any supplements thereto) can be ordered free of charge from UBS Europe SE at Bockenheimer Landstrasse 2-4, 60306 Frankfurt am Main, via +49-(0) 69-1369 8989, fax (+49-(0) 69- 72 22 73) or via e-mail (invest@ubs.com). In addition, the respective documents are available on the internet at <http://www.ubs.com/keyinvest>.

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If the prospectus either does not qualify as a prospectus published in accordance with the requirements of the EUPD or is not filed with or notified to the relevant Financial Supervisory Authority, this Product may not be offered or sold in EEA jurisdictions other than 1) in minimum denominations of, or total consideration per investor of at least, EUR 50,000 (or equivalent in other currencies), provided that the offer is only being made in one or more EEA jurisdiction that will not, before the end of the offer period for the Securities, have implemented the provision under the Directive 2010/73/EU (the "PD Amending Directive") that increases this minimum denomination (or total consideration per investor) to EUR 100,000; or 2) only to Qualified Investors; and/or (aggregated for all distributors) to less than 100 or, if the relevant EEA jurisdiction has implemented the relevant provision of the 2010 PD Amending Directive, 150 natural or legal persons that are not Qualified Investors per EEA jurisdiction. "Qualified Investors" are persons or entities as defined in the Prospectus Directive.

For information on public offering in EEA jurisdictions please see under section "General Information" above.

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Where this Product is subscribed or purchased under Section 275 of the SFA by a relevant person which is:

- (a) a corporation (which is not an accredited investor (as defined in Section 4A of the SFA)) the sole business of which is to hold investments and the entire share capital of which is owned by one or more individuals, each of whom is an accredited investor; or
- (b) a trust (where the trustee is not an accredited investor) whose sole purpose is to hold investments and each beneficiary of the trust is an individual who is an accredited investor,

securities (as defined in Section 239(1) of the SFA) of that corporation or the beneficiaries' rights and interest (howsoever described) in that trust shall not be transferred within six months after that corporation or that trust has acquired the securities pursuant to an offer made under Section 275 of the SFA except:

- (1) to an institutional investor or to a relevant person defined in Section 275(2) of the SFA, or to any person arising from an offer referred to in Section 275(1A) or Section 276 (4)(i)(B) of the SFA;
- (2) where no consideration is or will be given for the transfer;
- (3) where the transfer is by operation of law; or
- (4) as specified in Section 276 (7) of the SFA; or
- (5) as specified in Regulation 32 of the Securities and Futures (Offers of Investments) (Shares and Debentures) Regulations 2005 of Singapore.

UK - For the purpose of non-discretionary accounts, this Product should not be sold with a consideration of less than EUR 100,000 or equivalent.

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