

# CREDIT SUISSE CAPITAL PROTECTED BONUS NOTE

APRIL 2023 FACTSHEET

**BONUS COUPON RATE: 7.97% p.a. (MAX RETURN 27.90%)**



## INVESTMENT DESCRIPTION

A 3.6 year investment linked to the performance of the S&P 500.

This product will benefit from a Bonus Coupon at maturity for each day that the Underlying remains within the range of the Lower Barrier and the Upper Barrier. The coupon is calculated pro rata based on the Bonus Coupon Rate.

At maturity, capital is returned plus accumulated coupon.

## BENEFITS

- Opportunity to earn a return well above the risk free rate.
- Bonus Coupons can be earned in falling or rising markets.
- Daily pricing.
- 100% Capital Protected at Maturity.

## RISKS

- The return is limited to the pre-defined investment terms.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuer's credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

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**Credit Suisse AG of London** provides banking and financial services. The Company provides investment banking, private banking, and asset management services. Credit Suisse serves customers worldwide.

**Source:** Bloomberg 28.03.2023

## THE UNDERLYINGS

The **S&P 500** ® is widely regarded as the best single gauge of large cap US equities and serves as the foundation for a wide range of investment products. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization.

**Source:** Bloomberg 28.03.2023

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## RATIONALE

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

Having a coupon potentially accruing in range bound market is attractive especially in bear markets.

The Underlyings detailed overleaf have been selected in order to support the anticipated delivery of the coupons.

The Product is 100% Capital Protected so full capital will be returned to investors at maturity irrespective of the performance of the Underlying.

## SUITABILITY

This product may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking growth rather than income.
- Understand the impact of global economic issues and how they will affect the product. Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlying's which exceeds the maximum return possible with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.

## MOVEMENT IN THE UNDERLYINGS OVER A 12 YEAR PERIOD

S&P 500



**Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks**

**Source:** Bloomberg 28.03.2023 Data period: 28.02.2011 to 28.02.2023 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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## PLACING TRADES

Trade orders should be sent to [orders@idad.com](mailto:orders@idad.com)

All trades will be settled direct with IDAD's Euroclear a/c 44382

## SECONDARY MARKET

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date. Trading details as above.

## SELLING RESTRICTIONS FOR SECURITIES

The purchaser ("Purchaser") of the securities ("Securities") represents and agrees that the Securities shall not be offered, advertised, sold or otherwise transferred, either directly or indirectly to any person in violation of economic sanctions or wider restrictions applicable to either the Purchaser or the Issuer. The information contained herein does not constitute an offer or invitation to purchase securities (the "Securities") by anyone in any jurisdiction in which such offer or invitation is not authorized or to any person to whom it is unlawful to make such offer or invitation. The distribution of this document and the offering or sale of the Securities may be prohibited or restricted by law in some jurisdictions. The Securities may not be publicly offered, sold or delivered within or from the jurisdiction of any country, except in accordance with the applicable laws and other legal provisions, and provided further that the Issuer does not incur any obligations. The Issuer has not undertaken any steps, nor will the Issuer undertake any steps, aimed at making the public offering of the Securities or their possession or the marketing of offering documents related to the Securities legal in such jurisdiction if this requires special measures to be taken.

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