

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 Issuers 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.

PRODUCT FACTS & FEATURES

Issuer:	Credit Suisse AG
Credit Ratings:	Fitch BBB+, Moody's A3, S&P A-
Source:	Bloomberg 28.03.2023
Maximum Term:	3.6 years
Investment Structure:	Range Accrual
Bonus Coupon Rate:	USD: 7.97% p.a.
Upper Barrier:	125.00% of the Initial Level
Lower Barrier:	75.00% of the Initial Level
Capital Protection:	100% Capital Protected

Underlying Basket	Bloomberg Code
US: S&P 500	SPX Index

KEY INFORMATION

Subscription Closes:	28 Mar 2023 – 05 Apr 2023 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	06 April 2023
Issue Date:	13 April 2023
Final Observation:	06 October 2026
Maturity Date:	13 October 2026
Denominations:	1,000 then lots of 1,000
ISIN:	XS2543800671

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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

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.

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