



**Final Terms dated 7 October 2020**

**Credit Suisse AG, London Branch**

**Legal Entity Identifier (LEI): ANGGYXNX0JLX3X63JN86**

**Trigger Equity-linked Securities due October 2021**

linked to **AXA SA and Vinci SA** (the "**Securities**")

Series SPLB2020-1N4Y

ISIN: XS2231675609

issued pursuant to the Trigger Redeemable and Phoenix Securities Base Prospectus

as part of the **Structured Products Programme for the issuance of Notes, Certificates and Warrants**

## **PART A - CONTRACTUAL TERMS**

Terms used herein shall be deemed to be defined as such in the General Conditions, the Product Conditions and the applicable Asset Terms (as may be amended and/or supplemented up to, and including, the Issue Date), set forth in the Securities Note dated 10 July 2020, as supplemented by any supplements up to, and including, the later of the Issue Date and the date of listing of the Securities (together, the "**Securities Note**") which, together with the Registration Document dated 7 April 2020, as supplemented on 17 April 2020, 8 May 2020 and 5 August 2020 and by any further supplements up to, and including, the later of the Issue Date and the date of listing of the Securities (together, the "**Registration Document**"), constitutes a base prospectus for the purposes of the Prospectus Regulation (the "**Base Prospectus**"). This document constitutes the Final Terms of the Securities described herein for the purposes of Article 8(4) of the Prospectus Regulation and must be read in conjunction with such Base Prospectus in order to obtain all the relevant information. A summary of the Securities is annexed to these Final Terms. Copies of the documents comprising the Base Prospectus may be obtained from the website of Credit Suisse (<https://derivative.credit-suisse.com>).

These Final Terms comprise the final terms for the issue and admission to trading on the regulated market of the Luxembourg Stock Exchange of the Securities. The Final Terms will be available on the website of Credit Suisse (<https://derivative.credit-suisse.com>) and the website of the Luxembourg Stock Exchange ([www.bourse.lu](http://www.bourse.lu)).

|   |  |                         |
|---|--|-------------------------|
| 1 | Series Number:                           | SPLB2020-1N4Y           |
| 2 | Tranche Number:                          | Not Applicable          |
| 3 | Applicable General Terms and Conditions: | General Note Conditions |
| 4 | Type of Security:                        | Trigger Securities      |
| 5 | Settlement Currency:                     | Euro (" <b>EUR</b> ")   |
| 6 | Institutional:                           | Not Applicable          |

### **PROVISIONS RELATING TO NOTES AND CERTIFICATES**

|    |  |                                      |
|----|--|--------------------------------------|
| 7  | Aggregate Nominal Amount:                  | Applicable                           |
|    | (i) Series:                                | EUR 700,000.00                       |
|    | (ii) Tranche:                              | Not Applicable                       |
| 8  | Issue Price:                               | 100% of the Aggregate Nominal Amount |
| 9  | Specified Denomination:                    | EUR 1,000.00                         |
| 10 | Minimum Transferable Number of Securities: | Not Applicable                       |
| 11 | Transferable Number of Securities:         | Not Applicable                       |
| 12 | Minimum Trading Lot:                       | Not Applicable                       |
| 13 | Issue Date:                                | 8 October 2020                       |

|  |   |   |
|--|---|---|
| 14   | Maturity Date:  | 5 Currency Business Days following the Final Fixing Date or, if such date falls on different dates for different Underlying Assets, the latest of such dates to occur (expected to be 1 October 2021) |
| 15   | Coupon Basis:   | Not Applicable  |
| 16   | Redemption/Payment Basis:   | Equity-linked   |
| 17   | Put/Call Options:   | Not Applicable  |
| <b>PROVISIONS RELATING TO WARRANTS</b>                       |   | Not Applicable  |
| <i>(Paragraphs 18 to 28 have been intentionally deleted)</i> |   |   |
| <b>PROVISIONS RELATING TO COUPON AMOUNTS</b>                 |   |   |
| 29   | Fixed Rate Provisions (General Note Condition 4 or General Certificate Condition 4):    | Not Applicable  |
| 30   | Floating Rate Provisions (General Note Condition 4 or General Certificate Condition 4): | Not Applicable  |
| 31   | Premium Provisions (General Note Condition 4 or General Certificate Condition 4):       | Not Applicable  |
| 32   | Other Coupon Provisions (Product Condition 2):  | Not Applicable  |
| <b>PROVISIONS RELATING TO REDEMPTION/SETTLEMENT</b>          |   |   |
| 33   | Redemption Amount or (in the case of Warrants) Settlement Amount (Product Condition 3): | Worst of Trigger Redeemable   |
|  | (i) Redemption Option Percentage:   | Applicable: 100 per cent.   |
|  | (ii) Redemption Performance:  | Not Applicable  |
|  | (iii) Redemption Amount Cap/Floor:  | Applicable  |
|  | - Redemption Amount Cap 1:  | An amount equal to 100 per cent. of the Nominal Amount  |
|  | - Redemption Amount Floor 1:  | Not Applicable  |
|  | - Redemption Amount Cap 2:  | Not Applicable  |
|  | - Redemption Amount Floor 2:  | Not Applicable  |
|  | (iv) Redemption Strike Price:   | In respect of an Underlying Asset, an amount equal to 60% of the Strike Price of such Underlying Asset  |
|  | (v) Redemption FX Adjustment:   | Not Applicable  |
|  | (vi) PPT:   | Not Applicable  |
|  | (vii) Strike:   | Not Applicable  |
|  | (viii) Nth (for the purposes of determining the Worst Performing Underlying Asset):     | 1st lowest (i.e. the lowest) as specified in Product Condition 1  |
| 34   | Initial Setting Date:   | 24 September 2020   |
| 35   | Initial Averaging Dates:  | Not Applicable  |
| 36   | Final Fixing Date:  | 24 September 2021   |
| 37   | Averaging Dates:  | Not Applicable  |
| 38   | Final Price:  | In respect of an Underlying Asset, the Level (with regard to the Valuation Time) of such Underlying Asset on the Final Fixing Date  |
|  | (i) Final Price Cap:  | Not Applicable  |
|  | (ii) Final Price Floor:   | Not Applicable  |
| 39   | Strike Price:   | In respect of an Underlying Asset, the Level (with regard to the Valuation Time) of such Underlying Asset on the Initial Setting Date   |
|  | (i) Strike Cap:   | Not Applicable  |
|  | (ii) Strike Floor:  | Not Applicable  |

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| 40     | Knock-in Provisions:   | Applicable  |
| (i)    | Knock-in Event:  | On the Knock-in Observation Date, the Level (with regard to the Valuation Time) of any Underlying Asset is below the Knock-in Barrier of such Underlying Asset              |
| (ii)   | Knock-in Barrier:  | In respect of the Knock-in Observation Date and an Underlying Asset, an amount equal to 60% of the Strike Price of such Underlying Asset                                    |
| (iii)  | Knock-in Observation Date(s):  | 24 September 2021   |
| (iv)   | Knock-in Observation Date subject to Valuation Date adjustment:        | Valuation Date adjustment applicable in respect of the Knock-in Observation Date  |
| (v)    | Knock-in Observation Period:   | Not Applicable  |
| (vi)   | Knock-in Fixing Price:   | Not Applicable  |
| (vii)  | Redemption Participation:  | Not Applicable  |
| (viii) | Floor:   | Not Applicable  |
| (ix)   | Knock-out Event Override Condition:                                    | Not Applicable  |
| 41     | Knock-out Provisions:  | Not Applicable  |
| 42     | Trigger Redemption (Product Condition 3(c)):                           | Applicable  |
| (i)    | Trigger Event:   | On any Trigger Barrier Observation Date, the Level (with regard to the Valuation Time) of each Underlying Asset is at or above the Trigger Barrier of such Underlying Asset |
| (ii)   | Trigger Barrier Redemption Date(s):                                    | In respect of a Trigger Barrier Observation Date, as specified in the table below in respect of such Trigger Barrier Observation Date                                       |
| (iii)  | Trigger Barrier Redemption Amount:                                     | In respect of a Trigger Barrier Redemption Date, as specified in the table below in respect of such Trigger Barrier Redemption Date   |
| (iv)   | Trigger Barrier:   | In respect of a Trigger Barrier Observation Date and an Underlying Asset, as specified in the table below in respect of such Trigger Barrier Observation Date               |
| (v)    | Trigger Barrier Observation Date(s):                                   | In respect of an Underlying Asset and a Trigger Barrier Redemption Date, as specified in the table below in respect of such Trigger Barrier Redemption Date                 |
| (vi)   | Trigger Barrier Observation Date subject to Valuation Date adjustment: | Valuation Date adjustment applicable in respect of all Trigger Barrier Observation Dates  |
| (vii)  | Trigger Barrier Observation Period(s):                                 | Not Applicable  |

|   | Trigger Barrier Observation Date <sub>n</sub> | Trigger Barrier <sub>n</sub>   | Trigger Barrier Redemption Amount <sub>n</sub>   | Trigger Barrier Redemption Date <sub>n</sub>                         |
|---|---|--|--|--|
| 1 | 24 December 2020                              | An amount equal to 100% of the Strike Price of such Underlying Asset | An amount equal to 101.75% of the Nominal Amount | 5 Currency Business Days following the occurrence of a Trigger Event |
| 2 | 24 March 2021                                 | An amount equal to 100% of the Strike Price of such Underlying Asset | An amount equal to 103.5% of the Nominal Amount  | 5 Currency Business Days following the occurrence of a Trigger Event |
| 3 | 24 June 2021                                  | An amount equal to 100% of the Strike Price of such Underlying Asset | An amount equal to 105.25% of the Nominal Amount | 5 Currency Business Days following the occurrence of a Trigger Event |
| 4 | 24 September 2021                             | An amount equal to 60% of the Strike Price of such Underlying Asset  | An amount equal to 107% of the Nominal Amount    | 5 Currency Business Days following the occurrence of a Trigger Event |

|        |                                    |                |
|--------|------------------------------------|----------------|
| (viii) | Knock-in Event Override Condition: | Not Applicable |
| (ix)   | Trigger Barrier Fixing Price:      | Not Applicable |
| (x)    | Trigger Coupon Override Condition: | Not Applicable |
| (xi)   | Trigger Knock-out Barrier:         | Not Applicable |
| (xii)  | Trigger Knock-out Event:           | Not Applicable |

|    |  |                |
|----|--|----------------|
|    | (xiii) Trigger Knock-out Observation Period Start Date(s):   | Not Applicable |
|    | (xiv) Trigger Knock-out Observation Period End Date(s):  | Not Applicable |
| 43 | Lock-in Redemption:  | Not Applicable |
| 44 | Single Factor Trigger Redeemable (Step-Up) / Single Factor Trigger Redeemable (Star) / Worst of Trigger Redeemable (Step-Up) / Worst of Trigger Redeemable (Star): | Not Applicable |
| 45 | Details relating to Instalment Securities:   | Not Applicable |
| 46 | Physical Settlement Provisions (Product Condition 4):  | Not Applicable |
| 47 | Put Option:  | Not Applicable |
| 48 | Call Option:   | Not Applicable |
| 49 | Unscheduled Termination Amount:  |                |
|    | (i) Unscheduled Termination at Par:  | Not Applicable |
|    | (ii) Minimum Payment Amount:   | Not Applicable |
|    | (iii) Deduction for Hedge Costs:   | Not Applicable |
| 50 | Payment Disruption:  | Not Applicable |
| 51 | Interest and Currency Rate Additional Disruption Event:  | Not Applicable |

#### UNDERLYING ASSET(S)

|    |                              |            |
|----|------------------------------|------------|
| 52 | List of Underlying Asset(s): | Applicable |
|----|------------------------------|------------|

| i | Underlying Asset <sub>i</sub>                                    | Weight <sub>i</sub> | Composite <sub>i</sub> |
|---|--|---------------------|------------------------|
| 1 | The ordinary shares of AXA SA (the " <b>AXA SA Shares</b> ")     | Not Applicable      | Not Applicable         |
| 2 | The ordinary shares of Vinci SA (the " <b>Vinci SA Shares</b> ") | Not Applicable      | Not Applicable         |

|    |  |  |
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| 53 | Equity-linked Securities:  | Applicable   |
|    | Single Share, Share Basket or Multi-Asset Basket:                    | Share Basket   |
| 1  | (i) Share Issuer:  | AXA SA   |
|    | (ii) Share:  | The AXA SA Shares  |
|    | (iii) ISIN:  | FR0000120628   |
|    | (iv) Bloomberg Code:   | CS FP Equity   |
|    | (v) Information Source:  | <a href="http://www.euronext.com">http://www.euronext.com</a>  |
|    | (vi) Exchange:   | Euronext Paris   |
|    | (vii) Related Exchange:  | All Exchanges  |
|    | (viii) Maximum Days of Disruption:                                   | Eight Scheduled Trading Days as specified in Asset Term 1  |
|    | (ix) Adjustment basis for Share Basket and Reference Dates:          | In respect of the Initial Setting Date, each Trigger Barrier Observation Date, the Knock-in Observation Date and the Final Fixing Date: Share Basket and Reference Dates - Individual / Individual |
|    | (x) Adjustment basis for Share Basket and Averaging Reference Dates: | Not Applicable   |
|    | (xi) Trade Date:   | 24 September 2020  |
|    | (xii) Jurisdictional Event:  | Not Applicable   |
|    | (xiii) Jurisdictional Event Jurisdiction(s):                         | Not Applicable   |
|    | (xiv) Share Substitution:  | Applicable   |
|    | (xv) Additional Disruption Events:                                   |  |
|    | (a) Change in Law:   | Change in Law Option 1 Applicable  |

|    |        |  |  |
|----|--------|--|--|
|    | (b)    | Foreign Ownership Event:   | Not Applicable   |
|    | (c)    | FX Disruption:   | Not Applicable   |
|    | (d)    | Insolvency Filing:   | Applicable   |
|    | (e)    | Hedging Disruption:  | Applicable   |
|    | (f)    | Increased Cost of Hedging:                                       | Not Applicable   |
|    | (g)    | Loss of Stock Borrow:  | Not Applicable   |
|    | (h)    | Increased Cost of Stock Borrow:                                  | Not Applicable   |
| 2  | (i)    | Share Issuer:  | Vinci SA   |
|    | (ii)   | Share:   | The Vinci SA Shares  |
|    | (iii)  | ISIN:  | FR0000125486   |
|    | (iv)   | Bloomberg Code:  | DG FP Equity   |
|    | (v)    | Information Source:  | <a href="http://www.euronext.com">http://www.euronext.com</a>  |
|    | (vi)   | Exchange:  | Euronext Paris   |
|    | (vii)  | Related Exchange:  | All Exchanges  |
|    | (viii) | Maximum Days of Disruption:                                      | Eight Scheduled Trading Days as specified in Asset Term 1  |
|    | (ix)   | Adjustment basis for Share Basket and Reference Dates:           | In respect of the Initial Setting Date, each Trigger Barrier Observation Date, the Knock-in Observation Date and the Final Fixing Date: Share Basket and Reference Dates - Individual / Individual |
|    | (x)    | Adjustment basis for Share Basket and Averaging Reference Dates: | Not Applicable   |
|    | (xi)   | Trade Date:  | 24 September 2020  |
|    | (xii)  | Jurisdictional Event:  | Not Applicable   |
|    | (xiii) | Jurisdictional Event Jurisdiction(s):                            | Not Applicable   |
|    | (xiv)  | Share Substitution:  | Applicable   |
|    | (xv)   | Additional Disruption Events:                                    |  |
|    | (a)    | Change in Law:   | Change in Law Option 1 Applicable  |
|    | (b)    | Foreign Ownership Event:   | Not Applicable   |
|    | (c)    | FX Disruption:   | Not Applicable   |
|    | (d)    | Insolvency Filing:   | Applicable   |
|    | (e)    | Hedging Disruption:  | Applicable   |
|    | (f)    | Increased Cost of Hedging:                                       | Not Applicable   |
|    | (g)    | Loss of Stock Borrow:  | Not Applicable   |
|    | (h)    | Increased Cost of Stock Borrow:                                  | Not Applicable   |
| 54 |        | Index-linked Securities:   | Not Applicable   |
| 55 |        | Commodity-linked Securities:                                     | Not Applicable   |
| 56 |        | Commodity Index-linked Securities:                               | Not Applicable   |
| 57 |        | ETF-linked Securities:   | Not Applicable   |
| 58 |        | ETC-linked Securities:   | Not Applicable   |
| 59 |        | FX-linked Securities:  | Not Applicable   |
| 60 |        | FX Index-linked Securities:                                      | Not Applicable   |
| 61 |        | Inflation Index-linked Securities:                               | Not Applicable   |
| 62 |        | Interest Rate Index-linked Securities:                           | Not Applicable   |
| 63 |        | Cash Index-linked Securities:                                    | Not Applicable   |

|                           |   |   |
|---------------------------|---|---|
| 64                        | Multi-Asset Basket-linked Securities:   | Not Applicable  |
| 65                        | Valuation Time:   | As determined in accordance with Equity-linked Securities Asset Term 1  |
| <b>GENERAL PROVISIONS</b> |   |   |
| 66                        | (i) Form of Securities:   | Bearer Securities   |
|                           | (ii) Global Security:   | Applicable  |
|                           | (iii) NGN Form:   | Not Applicable  |
|                           | (iv) Intended to be held in a manner which would allow Eurosystem eligibility:  | No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Securities are capable of meeting them the Securities may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Securities will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the European Central Bank being satisfied that Eurosystem eligibility criteria have been met. |
|                           | (v) The Issuer intends to permit indirect interests in the Securities to be held through CREST Depository Interests to be issued by the CREST Depository: | Not Applicable  |
| 67                        | Financial Centre(s):  | Not Applicable  |
| 68                        | Business Centre(s):   | Not Applicable  |
| 69                        | Listing and Admission to Trading:   | Application will be made for the Securities to be listed on the Official List of the Luxembourg Stock Exchange and admitted to trading on the regulated market of the Luxembourg Stock Exchange with effect from or around the Issue Date provided, however, no assurance can be given that such application for listing and admission to trading will be granted (or, if granted, will be granted by the Issue Date or any specific date thereafter)   |
| 70                        | Security Codes and Ticker Symbols:  |   |
|                           | ISIN:   | XS2231675609  |
|                           | Common Code:  | 223167560   |
|                           | Swiss Security Number:  | 56680931  |
|                           | Telekurs Ticker:  | Not Applicable  |
|                           | WKN Number:   | Not Applicable  |
| 71                        | Clearing and Trading:   |   |
|                           | Clearing System(s) and any relevant identification number(s):   | Euroclear Bank S.A./N.V. and Clearstream Banking, <i>société anonyme</i>  |
| 72                        | Delivery:   | Delivery against payment  |
| 73                        | Agents:   |   |
|                           | Calculation Agent:  | Credit Suisse International<br>One Cabot Square<br>London E14 4QJ<br>United Kingdom   |
|                           | Fiscal Agent:   | The Bank of New York Mellon, acting through its London Branch<br>One Canada Square<br>London E14 5AL<br>United Kingdom  |
|                           | Paying Agent(s):  | The Bank of New York Mellon, acting through its London Branch<br>One Canada Square<br>London E14 5AL<br>United Kingdom  |
|                           | Additional Agents:  | Not Applicable  |
| 74                        | Dealer(s):  | Credit Suisse International   |
| 75                        | Specified newspaper for the purposes of notices to Securityholders:   | Not Applicable  |

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|----|--|--|
| 76 | 871(m) Securities:                                   | The Issuer has determined that the Securities (without regard to any other transactions) should not be treated as transactions that are subject to U.S. withholding tax under section 871(m) |
| 77 | Prohibition of Sales to EEA and UK Retail Investors: | Not Applicable   |
| 78 | Additional U.S. Tax Selling Restrictions:            | Applicable – see "Additional U.S. Tax Selling Restrictions" under "UNITED STATES", as set out in the section headed "Selling Restrictions"   |
| 79 | Additional Provisions:                               | Not Applicable   |

## PART B - OTHER INFORMATION

### TERMS AND CONDITIONS OF THE OFFER

Not Applicable

### INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

So far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the issue, save for any fees payable to the distributor(s).

The Dealer will pay a fee to the distributor(s) in connection with the issue of up to 0.91% of the Specified Denomination per Security upfront.

The Issue Price and the terms of the Securities take into account such fees and may be more than the market value of the Securities on the Issue Date.

### PERFORMANCE OF SHARE/INDEX/COMMODITY/COMMODITY INDEX/ETF SHARE/ETC/FX RATE/FX INDEX/INFLATION INDEX/INTEREST RATE INDEX/CASH INDEX AND OTHER INFORMATION CONCERNING THE UNDERLYING ASSET(S)

Information on the Underlying Assets, including information about past and future performance as well as volatility, can be found free of charge on the following websites:

(i) AXA SA: <http://www.euronext.com>

(ii) Vinci SA: <http://www.euronext.com>

The information appearing on such websites does not form part of these Final Terms.

The Securities relate to a basket of Underlying Assets. The Securities have a "worst of" feature and therefore no weightings apply.

### POST-ISSUANCE INFORMATION

The Issuer will not provide any post-issuance information with respect to the Underlying Assets, unless required to do so by applicable law or regulation.

### REASONS FOR THE ISSUE, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the issue: See "Use of Proceeds" section in the Securities Note.

(ii) Estimated net proceeds: EUR 700,000

(iii) Estimated total expenses: Not Applicable



Signed on behalf of the Issuer:

By:

Duly authorised

**Julien Bieren**  
Managing Director

By:

  
Duly authorised

Dominic Savage  
Authorised Signatory