

PROHIBITION OF SALES TO EEA AND UK RETAIL INVESTORS: The Securities are not intended to be offered, sold or otherwise made available to and may not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("EEA") or in the United Kingdom (the "UK"). For these purposes, retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU on Markets in Financial Instruments (as may be amended, varied or replaced from time to time) ("MIFID II"); (ii) a customer within the meaning of Directive (EU) 2016/97 (the "Insurance Distribution Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MIFID II; or (iii) not a qualified investor as defined in the Prospectus Regulation. Consequently no key information document required by Regulation (EU) No 1286/2014 (the "PRIIPs Regulation") for offering or selling the Securities or otherwise making them available to any retail investors in the EEA or in the UK has been prepared and therefore offering or selling such Securities or otherwise making them available to any retail investors in the EEA or in the UK may be unlawful under the PRIIPs Regulation.

Final Terms dated 21 October 2020

Credit Suisse AG, London Branch

Legal Entity Identifier (LEI): ANGGYXNX0JLX3X63JN86

Trigger Yield Equity-linked Securities due October 2022

linked to Wolters Kluwer NV, Relx PLC, Chegg Inc and New Oriental Education & Technology Group Inc (the "Securities")

Series SPLB2020-1NFA

ISIN: XS2231616934

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 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, 5 August 2020 and 15 October 2020 and by any further supplements up to, and including, 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 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).

1	Series Number:	SPLB2020-1NFA
2	Tranche Number:	Not Applicable
3	Applicable General Terms and Conditions:	General Note Conditions
4	Type of Security:	Trigger Yield Securities
5	Settlement Currency:	Russian Rouble (" RUB ")
6	Institutional:	Not Applicable
PROV	ISIONS RELATING TO NOTES AND CERTIFICATES	Applicable
7	Aggregate Nominal Amount:	
	(i) Series:	RUB 252,000,000.00
	(ii) Tranche:	Not Applicable
8	Issue Price:	100% of the Aggregate Nominal Amount
9	Specified Denomination:	RUB 1,000.00

10	Minim	um Transferable Number of Securities:	Not Applicable
11	Transf	erable Number of Securities:	Not Applicable
12	Minim	um Trading Lot:	Not Applicable
13	Issue	Date:	22 October 2020
14	Matur	ity 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 17 October 2022)
15	Coupo	on Basis:	Applicable: Fixed Rate Provisions
16	Reder	nption/Payment Basis:	Equity-linked
17	Put/C	Call Options:	Not Applicable
PRO\	/ISIONS	RELATING TO WARRANTS	Not Applicable
(Parag	graphs 1	8 to 28 have been intentionally deleted)	
PRO\	/ISIONS	RELATING TO COUPON AMOUNTS	
29		Rate Provisions (General Note Condition 4 or General cate Condition 4):	Applicable
	(i)	Rate(s) of Interest:	Not Applicable
	(ii)	Interest Commencement Date:	Issue Date
	(iii)	Interest Payment Date(s):	Each of 15 January 2021, 15 April 2021, 15 July 2021, 15 October 2021, 17 January 2022, 15 April 2022, 15 July 2022 and 17 October 2022
	(iv)	Interest Period:	Not Applicable
	(v)	Business Day Convention:	Not Applicable
	(vi)	Interest Amount(s) per Security:	An amount equal to 2.64% of the Nominal Amount
	(vii)	Day Count Fraction:	Not Applicable
	(viii)	Determination Date(s):	Not Applicable
	(ix)	Trade Date:	Not Applicable
30		ng Rate Provisions (General Note Condition 4 or ral Certificate Condition 4):	Not Applicable
31		um Provisions (General Note Condition 4 or General cate Condition 4):	Not Applicable
32	Other	Coupon Provisions (Product Condition 2):	Not Applicable
PRO\	/ISIONS	RELATING TO REDEMPTION/SETTLEMENT	
33		nption Amount or (in the case of Warrants) Settlement nt (Product Condition 3):	Worst of Phoenix
	(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 65% of the Strike Price of such Underlying Asset
	(v)	Redemption FX Adjustment:	Not Applicable
	(vi)	PPT:	Not Applicable

	Trigger Barrier Observation Date _n	Trigger Barrier _n		Trigger Barrier Redemption Amount _n	Trigger Barrier Redemption Date _n
(vii)	Trigger Barrier Observation Period((s):	Not Applicabl	e	
(vi)	Trigger Barrier Observation Date su Date adjustment:	ubject to Valuation	Valuation Dat	e adjustment applicable in respect of	all Trigger Barrier Observation Dates
(v)	Trigger Barrier Observation Date(s)):		an Underlying Asset and a Trigger Ba elow in respect of such Trigger Barrie	
(iv)	Trigger Barrier:			a Trigger Barrier Observation Date ar elow in respect of such Trigger Barrie	
(iii)	Trigger Barrier Redemption Amoun	ıt:		a Trigger Barrier Redemption Date, as s er Barrier Redemption Date	specified in the table below in respect
(ii)	Trigger Barrier Redemption Date(s)):		a Trigger Barrier Observation Date, as er Barrier Observation Date	specified in the table below in respect
(i)	Trigger Event:			er Barrier Observation Date, the Leve arlying Asset is at or above the Trigger	
2 Trigg	er Redemption (Product Condition 3(c)	.))):	Applicable		
Knoc	ck-out Provisions:		Not Applicabl	e	
(ix)	Knock-out Event Override Conditio	»n:	Not Applicabl	e	
(viii)	Floor:		Not Applicat	ble	
(vii)	Redemption Participation:		Not Applicat	ble	
(vi)	Knock-in Fixing Price:		Not Applicat	ble	
(v)	Knock-in Observation Period:		Not Applicat	ble	
(iv)	Knock-in Observation Date subject adjustment:	t to Valuation Date	Valuation Dat	e adjustment applicable in respect of	the Knock-in Observation Date
(iii)	Knock-in Observation Date(s):		8 October 20)22	
(ii)	Knock-in Barrier:			the Knock-in Observation Date and ar e Strike Price of such Underlying Ass	
(i)	Knock-in Event:			<-in Observation Date, the Level (with sset is below the Knock-in Barrier of s	
Knoc	ck-in Provisions:		Applicable		
(ii)	Strike Floor:		Not Applicabl	e	
(i)	Strike Cap:		Not Applicabl	e	
) Strike	e Price:			an Underlying Asset, the Level (with r sset on the Initial Setting Date	egard to the Valuation Time) of such
(ii)	Final Price Floor:		Not Applicabl	e	
(i)	Final Price Cap:		Not Applicabl	e	
8 Final	Price:			an Underlying Asset, the Level (with r sset on the Final Fixing Date	egard to the Valuation Time) of such
7 Avera	aging Dates:		Not Applicabl	e	
Final	I Fixing Date:		8 October 20	022	
Initial	I Averaging Dates:		Not Applicabl	e	
Initial	l Setting Date:		8 October 20	020	
(viii)	Nth (for the purposes of determinir Performing Underlying Asset):	ng the Worst	1st lowest (i.e	e. the lowest) as specified in Product	Condition 1
(vii)	Strike:		Not Applicabl	e	

	ger Barrier Redemption ount _n	Trigger Barrier Redemption Date _n
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1	8 April 2021	An amount equal to 97% of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business following the occurrence Trigger Event	Days of a
2	8 July 2021	An amount equal to 94% of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business following the occurrence Trigger Event	Days of a
3	8 October 2021	An amount equal to 91% of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business following the occurrence Trigger Event	Days of a
4	8 January 2022	An amount equal to 88% of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business following the occurrence Trigger Event	Days of a
5	8 April 2022	An amount equal to 85% of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business following the occurrence Trigger Event	Days of a
6	8 July 2022	An amount equal to 82% of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business following the occurrence Trigger Event	Days of a
7	8 October 2022	An amount equal to 79% of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business following the occurrence Trigger Event	Days of a

(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
Lock-in	Redemption:	Not Applicable
Trigger	Factor Trigger Redeemable (Step-Up) / Single Factor Redeemable (Star) / Worst of Trigger Redeemable Jp) / Worst of Trigger Redeemable (Star):	Not Applicable
Details	relating to Instalment Securities:	Not Applicable
Physica	al Settlement Provisions (Product Condition 4):	Not Applicable
Put Op	tion:	Not Applicable
Call Op	tion:	Not Applicable
Unsche	duled Termination Amount:	
(i)	Unscheduled Termination at Par:	Not Applicable
(ii)	Minimum Payment Amount:	Not Applicable
(iii)	Deduction for Hedge Costs:	Not Applicable
Paymer	nt Disruption:	Not Applicable
Interest	and Currency Rate Additional Disruption Event:	Not Applicable
	ACCET(C)	

UNDERLYING ASSET(S)

52 List of Underlying Asset(s):

 i
 Underlying Asset,
 Weight,
 Composite,

 1
 The ordinary shares of Wolters Kluwer NV (the "Wolters Kluwer NV Shares")
 Not Applicable
 Not Applicable

Applicable

2 The ordinary share of Rek FLC (the Rok FLC Not Applicable Not Applicable 3 The ordinary shares of Cheogy Inc (the Cheogy Inc Not Applicable Not Applicable 4 Environment of Antonocy Group inc ADRS and Low Orental Education & Technology Group Inc ADRS and Low Orena Education & Technology Group Inc ADRS and Low Orena Education & Technology Group Inc ADRS and Low Orena Education & Technology Group Inc ADRS and Develop Develop Inc ADRS and Develop Develop Inc ADRS and Develop Develop Develop Develop Inc ADRS and Develop Develop Inc ADRS and Develop Develop Develop Inc ADRS and Develop Develop Inc ADRS and Develop Develop Inc ADRS and D				1	
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Elucation & Technology Group in CMPs Internet Second S	3			Not Applicable	Not Applicable
Note Share Basket or Multi-Asset Basket Share Basket (i) Share Issue: Wolters Kluwer NV (ii) Share: The Wolters Kluwer NV Shares (iii) SiN:: NL000039603 (iv) Biomberg Code: WKL NA Equity (iv) Information Source: Https://www.euroneut.com/ (iv) Relate Exchange: Euroneut Amsterdam (iv) Relate Exchange: Eight Scheduled Trading Days as specified in Asset Term 1 (iv) Adjustment basis for Share Basket and Reference In respect of the Initial Setting Date: Share: Dates: (iv) Adjustment basis for Share Basket and Averaging Net Applicable (iv) Adjustment basis for Share Basket and Averaging Net Applicable (iv) Jurisdictional Event: 8 October 2020 (iv) Jurisdiction(s): Net Applicable (iv) Jurisdiction(s): Net Applicable (iv) Jurisdiction(s): Net Applicable (iv) Inservation Date and the Final Flowing (iv) Foreign Ownership Event: Not Applicable (iv) Inservation Date and the Final Flowing Not Applicable	4	Educ Educ the a & T "depo	ation & Technology Group Inc (the "New Oriental cation & Technology Group Inc ADRs" and, for avoidance of doubt, the New Oriental Education echnology Group Inc ADRs shall constitute ositary receipts" as referred to in the definition of	Not Applicable	Not Applicable
0 Share Issuer: Wotlers Kluwer NV (i) Share: The Wotlers Kluwer NV Shares (ii) SIN: NL000395003 (iv) Boomberg Code: WKL NA Equity (iv) Information Source: Europext Amsterdam (iv) Information Source: Europext Amsterdam (iv) Related Exchange: Europext Amsterdam (iv) Related Exchange: All Exchanges (iv) Maximum Days of Dispution: Egith Scheduled Trading Days as specified in Asset Term 1 (iv) Adjustment basis for Share Basket and Reference Dates In respect of the Initial Setting Date: Share Basket and Reference Dates (iv) Adjustment basis for Share Basket and Averaging Reference Dates Net Applicable (iv) Jurisdictional Event: 8 October 2020 (iv) Jurisdictional Event: Applicable (iv) Share Subettution: Applicable (iv) Change In Law: Change In Law Option 1 Applicable (iv) Foreign Ownership Event: Not Applicable (iv) Increased Cost of Hedging: Not Applicable (iv) Increased Cost of Stock Borrow:	Equ	ity-linked	Securities:	Applicable	
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intermediation Isin: NL0000395903 (iv) Bicomberg Code: WKL NA Equity (iv) Information Source: https://www.euronest.com/ (iv) Exchange: Euronext Amsterdam (iv) Related Exchange: All Exchanges (ivi) Maximum Days of Disruption: Eght Scheduled Trading Days as specified in Asset Term 1 (iv) Maximum Days of Disruption: Eght Scheduled Trading Date, each Trigger Barner Observation Date, the Knodin Observation Date: Share Basket and Reference Dates: (iv) Adjustment basis for Share Basket and Averaging Reference Dates: Not Applicable (iv) Trade Date: 8 October 2020 (ivi) Jurisdictional Event: Not Applicable (ivi) Jurisdictional Events: 8 October 2020 (ivi) Jurisdictional Event: Not Applicable (ivi) Jurisdictional Events: 8 October 2020 (ivi) Jurisdictional Event: Not Applicable (ivi) Jurisdictional Event: Not Applicable (ivi) Foreign Ownership Event: Not Applicable (ivi) Foreign Ownership Event: Not Applicable (ivi)	(i)	Shar	e Issuer:	Wolters Kluwer NV	
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(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(i)Share:Relx PLC(ii)Share:The Relx PLC Shares(iii)ISIN:GB00B2B0DG97(v)Bloomberg Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(v)ExchangeLondon Stock Exchange	(xiv)	Shar	e Substitution:	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 (g) Loss of Stock Borrow: Not Applicable (h) Increased Cost of Stock Borrow: Not Applicable (i) Share Issuer: Relx PLC (ii) Share: The Relx PLC Shares (iii) ISIN: GB00B2B0DG97 (iv) Bloomberg Code: REL LN Equity (v) Information Source: http://www.londonstockexchange.com (vi) Exchange: London Stock Exchange	(xv)	Addi	tional Disruption Events:		
(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(f)Increased Cost of Stock Borrow:Not Applicable(g)Share:Relx PLC(f)Share:The Relx PLC Shares(fi)Slin:GB00B2B0DG97(fii)ISIN:REL LN Equity(f)Information:Not Applicable(f)Information:Sunce:(f)Bloom:Sunce:(f)Slon:Sunce:(fi)Slon:Sunce:(fi)Slon:Sunce:(fi)Slon:Sunce:(fi)Slon:Sunce:(fi)Slon:Sunce:(fii)Slon:Sunce:(fiii)Slon:Sunce:(fiii)Slon:Sunce:(fiii)Slon:Sunce:(fiii)Slon:Sunce:(fiii)Slon:Sunce:(fiii)Slon:Sunce:(fiiii)Slon:Sunce:(fiiii)Slon:Sunce:(fiiiii)Slon:Sunce:(fiiiiiii)Slon:Sunce:(fiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii		(a)	Change in Law:	Change in Law Option 1 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 (i) Share Issuer: Relx PLC (ii) Share: GB00B2B0DG97 (iv) Bloomberg Code: REL LN Equity (v) Information Source: http://www.londonstockexchange.com (vi) Exchange London Stock Exchange		(b)	Foreign Ownership Event:	Not 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(i)Share:Rek PLC(ii)Share:The Rek PLC Shares(iii)ISIN:GB00B2B0DG97(iv)Bloomer Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(vi)Exclamation:Stock Exchange		(c)	FX Disruption:	Not Applicable	
(f)Increased Cost of Hedging:Not Applicable(g)Loss of Stock Borrow:Not Applicable(h)Increased Cost of Stock Borrow:Not Applicable(i)ShareRelx PLC(ii)ShareThe Relx PLC Shares(iii)ISIN:GB00B2B0DG97(iv)Bloomer Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(vi)ExclamationStock Exchange		(d)	Insolvency Filing:	Applicable	
(g)Loss of Stock Borrow:Not Applicable(h)Increased Cost of Stock Borrow:Not Applicable(i)Share:Relx PLC(ii)Share:The Relx PLC Shares(iii)ISIN:GB00B2B0DG97(iv)Bloomberg Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(v)Exchange:London Stock Exchange		(e)	Hedging Disruption:	Applicable	
(h)Increased Cost of Stock Borrow:Not Applicable(i)Share Issuer:Relx PLC(ii)Share:The Relx PLC Shares(iii)ISIN:GB00B2B0DG97(iv)Bloomberg Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(vi)Exchange:London Stock Exchange		(f)	Increased Cost of Hedging:	Not Applicable	
(i)Share Issuer:Relx PLC(ii)Share:The Relx PLC Shares(iii)ISIN:GB00B2B0DG97(iv)Bloomberg Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(vi)Exchange:London Stock Exchange		(g)	Loss of Stock Borrow:	Not Applicable	
iiiShare:The Relx PLC Shares(iii)ISIN:GB00B2B0DG97(iv)Bloomberg Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(vi)Exchange:London Stock Exchange		(h)	Increased Cost of Stock Borrow:	Not Applicable	
(iii)ISIN:GB00B2B0DG97(iv)Bloomberg Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(vi)Exchange:London Stock Exchange	(i)	Shar	e Issuer:	Relx PLC	
(iv)Bloomberg Code:REL LN Equity(v)Information Source:http://www.londonstockexchange.com(vi)Exchange:London Stock Exchange	(ii)	Shar	e:	The Relx PLC Shares	
(v) Information Source: http://www.londonstockexchange.com (vi) Exchange: London Stock Exchange	(iii)	ISIN:	:	GB00B2B0DG97	
(vi) Exchange: London Stock Exchange	(iv)	Bloo	mberg Code:	REL LN Equity	
	(v)	Infor	mation Source:	http://www.londonstockexchange.com	
(vii) Related Exchange: All Exchanges	(vi)	Exch	ange:	London Stock Exchange	
	(vii)	Relat	ted Exchange:	All Exchanges	

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(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:	8 October 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
(i)	Share Issuer:	Chegg Inc
(ii)	Share:	The Chegg Inc Shares
(iii)	ISIN:	US1630921096
(iv)	Bloomberg Code:	CHGG UN Equity
(v)	Information Source:	https://www.nyse.com
(vi)	Exchange:	New York Stock Exchange
(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:	8 October 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
4	(i)	Share	Issuer:	New Oriental Education & Technology Group Inc
	(ii)	Share		The New Oriental Education & Technology Group Inc ADRs
	(iii)	ISIN:		US6475811070
	(iv)	Bloom	berg Code:	EDU UN Equity
	(v)	Inform	ation Source:	http://www.nyse.com
	(vi)	Excha	nge:	New York Stock Exchange
	(vii)	Relate	d Exchange:	All Exchanges
	(viii)	Maxim	um Days of Disruption:	Eight Scheduled Trading Days as specified in Asset Term 1
	(ix)	Adjust Dates	ment basis for Share Basket and Reference	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)		ment basis for Share Basket and Averaging ence Dates:	Not Applicable
	(xi)	Trade	Date:	8 October 2020
	(xii)	Jurisdi	ictional Event:	Not Applicable
	(xiii)	Jurisdi	ictional Event Jurisdiction(s):	Not Applicable
	(xiv)	Share	Substitution:	Applicable
	(xv)	Additio	onal 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-l	inked Se	ecurities:	Not Applicable
55	Comm	odity-linl	ked Securities:	Not Applicable
56	Comm	odity Inc	lex-linked Securities:	Not Applicable
57	ETF-lir	nked Se	curities:	Not Applicable
58	ETC-lir	nked Se	curities:	Not Applicable
59	FX-link	ked Seci	urities:	Not Applicable
60	FX Ind	ex-linke	d Securities:	Not Applicable
61	Inflatio	n Index-	linked Securities:	Not Applicable
62	Interes	t Rate Ir	ndex-linked Securities:	Not Applicable
63	Cash li	ndex-linl	ked Securities:	Not Applicable
64	Multi-A	Asset Ba	sket-linked Securities:	Not Applicable
65	Valuati	on Time	:	As determined in accordance with Equity-linked Securities Asset Term 1
GENE	RAL PR	OVISIO	NS	
66	(i)	Form	of Securities:	Bearer Securities
	(ii)	Global	Security:	Applicable
	(iii)	NGN I	⁼ orm:	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	Financ	ial Centre(s):	Not Applicable
68	Busine	ess 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	Securit	ty Codes and Ticker Symbols:	
	ISIN:		XS2231616934
	Comm	non Code:	223161693
	Swiss	Security Number:	56680993
	Teleku	ırs Ticker:	Not Applicable
	WKN I	Number:	Not Applicable
71	Clearin	ng and Trading:	
	Clearin	ng System(s) and any relevant identification number(s):	Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme
72	Clearir Deliver		Euroclear Bank S.A./N.V. and Clearstream Banking, <i>société anonyme</i> Delivery against payment
72 73		ry:	
	Deliver Agents	ry:	
	Deliver Agents Calcula	ry: s:	Credit Suisse International One Cabot Square London E14 4QJ
	Deliver Agents Calcula	ry: s: ation Agent:	Delivery against payment Credit Suisse International One Cabot Square London E14 4QJ United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL
	Deliver Agents Calcula Fiscal	ry: s: ation Agent: Agent:	Delivery against payment Credit Suisse International One Cabot Square London E14 4QJ United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL
	Deliver Agents Calcula Fiscal	ry: s: ation Agent: Agent: g Agent(s):	Delivery against payment Credit Suisse International One Cabot Square London E14 4QJ United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom
73	Deliver Agents Calcula Fiscal Paying Additic Dealer Specifi	ry: s: ation Agent: Agent: g Agent(s):	Delivery against payment Credit Suisse International One Cabot Square London E14 4QJ United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom Not Applicable
73	Deliver Agents Calcula Fiscal Paying Additic Dealer Specifi Securi	ry: s: ation Agent: Agent: g Agent(s): onal Agents: (s): ied newspaper for the purposes of notices to	Delivery against payment Credit Suisse International One Cabot Square London E14 4QJ United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom Not Applicable Credit Suisse International
73 74 75	Deliver Agents Calcula Fiscal Paying Additic Dealer Specifi Securi 871(m	ry: s: ation Agent: Agent: g Agent(s): onal Agents: (s): ied newspaper for the purposes of notices to tyholders:	Delivery against payment Credit Suisse International One Cabot Square London E14 4QJ United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom Not Applicable Credit Suisse International Not Applicable 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
73 74 75 76	Deliver Agents Calcula Fiscal Paying Additic Dealer Specifi Securi 871(m	ry: s: ation Agent: Agent: g Agent(s): onal Agents: (s): ied newspaper for the purposes of notices to ityholders: n) Securities:	Delivery against payment Credit Suisse International One Cabot Square London E14 4QJ United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom The Bank of New York Mellon, acting through its London Branch One Canada Square London E14 5AL United Kingdom Not Applicable Credit Suisse International Not Applicable 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)

PART B - OTHER INFORMATION

TERMS AND CONDITIONS OF THE OFFER

Not Applicable

Fixed Rate Securities only – YIELD

Indication of Yield:

An amount equal to 2.64 per cent. of the Nominal Amount in respect of each Interest Payment Date specified in paragraph 29(iii) above.

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 Securities will be sold by the Dealer to the distributor(s) at a discount of up to 2.5% of the Issue Price. Such discount represents the fee retained by the distributor(s) out of the Issue Price paid by investors. The Issue Price and the terms of the Securities take into account such fee 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) Wolters Kluwer NV: https://www.euronext.com/
- (ii) Relx PLC: http://www.londonstockexchange.com
- (iii) Chegg Inc: https://www.nyse.com
- (iv) New Oriental Education & Technology Group Inc: http://www.nyse.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

- Reasons for the issue: See "Use of Proceeds" section in the Securities Note.
 Estimated net proceeds: RUB 252,000,000
- (iii) Estimated total expenses: Not Applicable

Signed on behalf of the Issuer:

Julien Bieren Managing Director By: Duly authorised By:

Duly authorised

Dominic Savage Authorised Signatory