

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, a 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 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 2 February 2021

Credit Suisse AG, London Branch

Legal Entity Identifier (LEI): ANGGYXNX0JLX3X63JN86

USD 7,000,000 Trigger Yield Equity-linked Securities due January 2024

linked to a Share Basket (the "**Securities**")

Series SPLB2021-1RRP

ISIN: XS2277442609

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 on 23 December 2020 and by any further supplements up to and including the Issue Date (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, 15 October 2020, 4 November 2020, 7 December 2020, 22 December 2020 and 18 January 2021 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 for viewing on the website of the Luxembourg Stock Exchange (www.bourse.lu).

1.	Series Number:	SPLB2021-1RRP
2.	Tranche Number:	Not Applicable
3.	Applicable General Terms and Conditions:	General Note Conditions
4.	Type of Security:	Trigger Yield Securities
5.	Settlement Currency:	United States dollar (" USD ")
6.	Institutional:	Applicable
	PROVISIONS RELATING TO NOTES AND CERTIFICATES	Applicable
7.	Aggregate Nominal Amount:	
	(i) Series:	USD 7,000,000
	(ii) Tranche:	Not Applicable
8.	Issue Price:	100 per cent. of the Aggregate Nominal Amount
9.	Specified Denomination:	USD 1,000
10.	Minimum Transferable Number of Securities:	Not Applicable
11.	Transferable Number of Securities:	Not Applicable
12.	Minimum Trading Lot:	Not Applicable
13.	Issue Date:	3 February 2021
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 29 January 2024)
15.	Coupon Basis:	Applicable: Fixed Rate Provisions
16.	Redemption/Payment Basis:	Equity-linked
17.	Put/Call Options:	Not Applicable
	PROVISIONS RELATING TO WARRANTS	Not Applicable
	<i>(Paragraphs 18 to 28 have been intentionally deleted)</i>	
	PROVISIONS RELATING TO COUPON AMOUNTS	
29.	Fixed Rate Provisions (General Note Condition 4 or General Certificate Condition 4):	Applicable
	(i) Rate(s) of Interest:	Not Applicable
	(ii) Interest Commencement Date:	Issue Date
	(iii) Interest Payment Date(s):	(a) Each of 28 April 2021, 28 July 2021, 28 October 2021, 28 January 2022, 28 April 2022, 28 July 2022, 28 October 2022, 30 January 2023, 28

April 2023, 28 July 2023, 30 October 2023, in each case, subject to adjustment in accordance with the Business Day Convention; and

(b) the Maturity Date

- | | | |
|--------|----------------------------------|--|
| (iv) | Interest Period: | Not Applicable |
| (v) | Business Day Convention: | Following Business Day Convention |
| (vi) | Interest Amount(s) per Security: | An amount equal to 2.815 per cent. of the Nominal Amount |
| (vii) | Day Count Fraction: | Not Applicable |
| (viii) | Determination Date(s): | Not Applicable |
| (ix) | Trade Date: | 21 January 2021 |
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

PROVISIONS RELATING TO REDEMPTION/SETTLEMENT

33. Redemption Amount or (in the case of Warrants) Settlement Amount (Product Condition 3): Worst of Trigger Redeemable (Star)
- | | | | |
|-------|----------------------------|--------|---|
| (i) | Redemption Percentage: | Option | Not Applicable |
| (ii) | Redemption Performance: | | Not Applicable |
| (iii) | Redemption Cap/Floor: | Amount | 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 per cent. 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:	In respect of: <ul style="list-style-type: none"> a) the NIO Shares, the XPeng Shares and the Li Auto Shares, 21 January 2021; and b) the Denso Shares, 22 January 2021
35. Initial Averaging Dates:	Not Applicable
36. Final Fixing Date:	21 January 2024
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
40. Knock-in Provisions:	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 Valuation Date adjustment applicable in respect of all Date subject to Valuation Date Trigger Barrier Observation Dates adjustment:

(vii) Trigger Barrier Observation Not Applicable Period(s):

	Trigger Observation Date_n	Barrier Trigger Barrier_n	Trigger Redemption Amount_n	Barrier Trigger Redemption Date_n
1.	21 July 2021	An amount equal to 97 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
2.	21 October 2021	An amount equal to 94 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
3.	21 January 2022	An amount equal to 91 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
4.	21 April 2022	An amount equal to 88 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
5.	21 July 2022	An amount equal to 85 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
6.	21 October 2022	An amount equal to 82 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
7.	21 January 2023	An amount equal to 79 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
8.	21 April 2023	An amount equal to 76 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
9.	21 July 2023	An amount equal to 73 per cent. of the Strike Price of the	An amount equal to 100 per cent. of the Nominal	5 Currency Business Days following the occurrence of a

		such Underlying Asset	Amount	Trigger Event
10.	21 October 2023	An amount equal to 70 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
11.	21 January 2024	An amount equal to 70 per cent. of the Strike Price of such Underlying Asset	An amount equal to 100 per cent. of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
(viii)	Knock-in Event Condition:	Override	Not Applicable	
(ix)	Trigger Barrier Fixing Price:		Not Applicable	
(x)	Trigger Coupon Condition:	Override	Not Applicable	
(xi)	Trigger Knock-out Barrier:		Not Applicable	
(xii)	Trigger Knock-out Event:		Not Applicable	
(xiii)	Trigger Observation Period Start Date(s):	Knock-out Period Start	Not Applicable	
(xiv)	Trigger Observation Period End Date(s):	Knock-out Period End	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):		Applicable – Worst of Trigger Redeemable (Star)	
(i)	Level:		For the purposes of Product Conditions 3(a)(ii)(G)(1) and 3(a)(ii)(G)(3): The Level of any Underlying Asset (with regard to the Valuation Time) For the purposes of Product Condition 3(a)(ii)(G)(2): The Level of each Underlying Asset (with regard to the Valuation Time)	
(ii)	Knock-in Barrier 1:		In respect of an Underlying Asset, an amount equal to 130 per cent. of the Strike Price of such Underlying Asset	
(iii)	Knock-in Rate 1:		100 per cent.	
(iv)	Knock-in Barrier 2:		In respect of an Underlying Asset, an amount equal to 65 per cent. of the Strike Price of such Underlying Asset	
(v)	Knock-in Rate 2:		100 per cent.	

(vi)	Redemption at Nominal Amount:	Not Applicable
(vii)	Redemption Performance:	Applicable
(viii)	Knock-in Observation Date:	In respect of an Underlying Asset, 21 January 2024
(ix)	Knock-in Observation Date subject to Valuation Date adjustment:	Valuation Date adjustment applicable in respect of the Knock-in Observation Date
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_i	Weight_i	Composite_i
1.	The American depository receipts of NIO Inc (the " NIO ADRs " and, for the avoidance of doubt, the NIO ADRs shall constitute "depository receipts" as referred to in the definition of "Deposit Agreement" in Asset Term 1))	Not Applicable	Not Applicable
2.	The ordinary shares of Denso Corp (the " Denso Shares ")	Not Applicable	Not Applicable
3.	The American depository receipts of XPeng Inc (the " XPeng ADRs " and, for the avoidance of doubt, the XPeng ADRs shall constitute "depository receipts" as referred to in the definition of "Deposit Agreement" in Asset Term 1))	Not Applicable	Not Applicable

4.	The American depositary receipts of Li Auto (the " Li Auto ADRs " and, for the avoidance of doubt, the Li Auto ADRs shall constitute "depositary receipts" as referred to in the definition of "Deposit Agreement" in Asset Term 1))	Not Applicable	Not Applicable
53.	Equity-linked Securities:	Applicable	
	Single Share, Share Basket or Multi-Asset Basket:	Share Basket	
	In respect of the NIO ADRs:		
	(i) Share Issuer:	NIO Inc	
	(ii) Share:	The NIO ADRs	
	(iii) ISIN:	US62914V1061	
	(iv) Bloomberg Code:	NIO UN <Equity>	
	(v) Information Source:	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:	21 January 2021	
	(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

In respect of the Denso Shares:

- (i) Share Issuer: Denso Corp
- (ii) Share: The Denso Shares
- (iii) ISIN: JP3551500006
- (iv) Bloomberg Code: 6902 JT <Equity>
- (v) Information Source: <http://www.tse.or.jp>
- (vi) Exchange: Tokyo 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: 21 January 2021
- (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

In respect of the XPeng ADRs:

- (i) Share Issuer: XPeng Inc
- (ii) Share: The XPeng ADRs
- (iii) ISIN: US98422D1054
- (iv) Bloomberg Code: XPEV UN <Equity>
- (v) Information Source: 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: 21 January 2021
- (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

In respect of the Li Auto ADRs:

(i)	Share Issuer:	Li Auto Inc.
(ii)	Share:	The Li Auto ADRs
(iii)	ISIN:	US50202M1027
(iv)	Bloomberg Code:	LI UW <Equity>
(v)	Information Source:	www.nasdaq.com
(vi)	Exchange:	NASDAQ
(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:	21 January 2021
(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

GENERAL PROVISIONS

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: XS2277442609
- Common Code: 227744260
- Swiss Security Number: Not Applicable
- 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, *société anonyme*
72. Delivery: Delivery against payment
73. Agents:
- Calculation Agent: Credit Suisse International
One Cabot Square
London E14 4QJ
- Fiscal Agent: The Bank of New York Mellon, acting through its
London Branch
One Canada Square
London E14 5AL
- Paying Agent(s): The Bank of New York Mellon, acting through its
London Branch
One Canada Square
London E14 5AL
- Additional Agents: Not Applicable
74. Dealer(s): Credit Suisse International
75. Specified newspaper for the purposes of notices to Securityholders: Not Applicable
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: Applicable – see the cover page of these Final Terms
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

Fixed Rate Securities only - YIELD

Indication of yield: An amount equal to 2.815 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 6 per cent. of the Issue Price. Such discount represents the fee retained by the distributor(s) out of the Issue Price paid by investors, equivalent to approximately 2 per cent. of the Specified Denomination per Security per annum. 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 in relation to each of the Underlying Assets, including information about the past and future performance and volatility of such Underlying Assets, can be found free of charge at, in respect of:

- (a) the NIO ADRs, www.nyse.com;
- (b) the Denso Shares, <http://www.tse.or.jp>;
- (c) the XPeng ADRs, www.nyse.com; and
- (d) the Li Auto ADRs, www.nasdaq.com,

but 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.

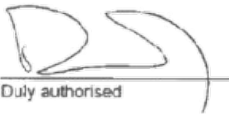
POST-ISSUANCE INFORMATION

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: USD 7,000,000.
- (iii) Estimated total expenses: Not Applicable.

Signed on behalf of the Issuer:

By: 
Duly authorised Julien Eieren
Managing Director

By: 
Duly authorised Dominic Savage
Authorised Signatory