

**PROHIBITION OF SALES TO UK RETAIL INVESTORS:** The Securities are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000, as amended (the "**FSMA**") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the "**UK PRIIPs Regulation**") for offering or selling the Securities or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling such Securities or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.



**Final Terms dated 2 August 2021**

**Credit Suisse AG, London Branch**

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

**EUR 4,217,000 Trigger Return Index-linked Securities due August 2031**

linked to the MSCI EMU ESG Rating Select 50 Decrement 5% EUR

(the "**Securities**")

Series SPLB2021-1XAA

ISIN: XS2349878525

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 9 July 2021, 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 11 June 2021, as supplemented on 20 July 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](http://www.bourse.lu)).

- |    |  |                           |
|----|--|---------------------------|
| 1. | Series Number:                           | SPLB2021-1XAA             |
| 2. | Tranche Number:                          | Not Applicable            |
| 3. | Applicable General Terms and Conditions: | General Note Conditions   |
| 4. | Type of Security:                        | Trigger Return Securities |
| 5. | Settlement Currency:                     | Euro ("EUR")              |
| 6. | Institutional:                           | Not Applicable            |

**PROVISIONS RELATING TO NOTES AND CERTIFICATES** Applicable

- |     |  |  |
|-----|--|--|
| 7.  | Aggregate Nominal Amount:                  |  |
|     | (i) Series:                                | EUR 4,217,000  |
|     | (ii) Tranche:                              | Not Applicable   |
| 8.  | Issue Price:                               | 100 per cent. of the Aggregate Nominal Amount  |
| 9.  | Specified Denomination:                    | EUR 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:                                | 2 August 2021  |
| 14. | Maturity Date:                             | 10 Currency Business Days following the final Averaging Date (expected to be 18 August 2031) |
| 15. | Coupon Basis:                              | Applicable: Other Coupon Provisions  |
| 16. | Redemption/Payment Basis:                  | Index-linked   |
| 17. | Put/Call Options:                          | Not Applicable   |

**PROVISIONS RELATING TO WARRANTS** Not Applicable

*(Paragraphs 18 to 28 have been intentionally deleted)*

**PROVISIONS RELATING TO COUPON AMOUNTS**

- |     |  |                |
|-----|--|----------------|
| 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):	Applicable
	(i) Coupon Payment Event:	Applicable
	(a) Coupon Amount:	If a Coupon Payment Event has occurred: Fixed – an amount equal to 1.25 per cent. of the Nominal Amount  If no Coupon Payment Event has occurred: zero
	(b) Coupon Payment Event:	On any Coupon Observation Date during the relevant Coupon Observation Period, the Level (with regard to the Valuation Time) of the Underlying Asset is at or above the Coupon Threshold of such Underlying Asset corresponding to such Coupon Observation Period
	(c) Coupon Call/Coupon Put:	Not Applicable
	(d) Memory Coupon:	Not Applicable
	(ii) Double No-Touch:	Not Applicable
	(iii) Double No-Touch Accrual:	Not Applicable
	(iv) Double No-Touch Memory:	Not Applicable
	(v) Range Accrual:	Not Applicable
	(vi) Step-Up:	Not Applicable
	(vii) Snowball:	Not Applicable
	(viii) Aggregate Coupon:	Not Applicable
	(ix) Aggregate Memory Coupon:	Not Applicable
	(x) Coupon Cap:	Not Applicable
	(xi) Coupon Floor:	Not Applicable
	(xii) FX Adjusted:	Not Applicable
	(xiii) Coupon Payment Date(s):	In respect of a Coupon Observation Period, as specified in the table below in respect of such Coupon Observation Period
	(xiv) Coupon Threshold:	In respect of a Coupon Observation Period and the Underlying Asset, an amount equal to 75 per cent. of the Strike Price of such Underlying Asset

- (xv) Coupon Threshold (Basket): Not Applicable
- (xvi) Coupon Observation Date(s): In respect of the Underlying Asset and a Coupon Payment Date, each Underlying Asset Day in the Coupon Observation Period corresponding to such Coupon Payment Date
- (xvii) Coupon Observation Date subject to Valuation Date adjustment: Valuation Date adjustment applicable in respect of all Coupon Observation Dates
- (xviii) Coupon Observation Period(s): As specified in the table below in respect of the relevant Coupon Payment Date

<b>n</b>	<b>Coupon Observation Period<sub>n</sub></b>	<b>Coupon Payment Date<sub>n</sub></b>
1.	From, but excluding, 26 October 2021 to, and including, 2 November 2021	16 November 2021
2.	From, but excluding, 26 January 2022 to, and including, 2 February 2022	16 February 2022
3.	From, but excluding, 25 April 2022 to, and including, 3 May 2022	17 May 2022
4.	From, but excluding, 26 July 2022 to, and including, 2 August 2022	16 August 2022
5.	From, but excluding, 26 October 2022 to, and including, 2 November 2022	16 November 2022
6.	From, but excluding, 26 January 2023 to, and including, 2 February 2023	16 February 2023
7.	From, but excluding, 24 April 2023 to, and including, 2 May 2023	16 May 2023
8.	From, but excluding, 26 July 2023 to, and including, 2 August 2023	16 August 2023
9.	From, but excluding, 26 October 2023 to, and including, 2 November 2023	16 November 2023
10.	From, but excluding, 26 January 2024 to, and including, 2 February 2024	16 February 2023
11.	From, but excluding, 25 April 2024 to, and including, 2 May 2024	17 May 2024
12.	From, but excluding, 26 July 2024 to, and including, 2 August 2024	16 August 2024
13.	From, but excluding, 28 October 2024 to, and including, 4 November 2024	18 November 2024

14. From, but excluding, 27 January 2025 to, and including, 3 February 2025 17 February 2025
15. From, but excluding, 25 April 2025 to, and including, 2 May 2025 19 May 2025
16. From, but excluding, 28 July 2025 to, and including, 4 August 2025 18 August 2025
17. From, but excluding, 27 October 2025 to, and including, 3 November 2025 17 November 2025
18. From, but excluding, 26 January 2026 to, and including, 2 February 2026 16 February 2026
19. From, but excluding, 27 April 2026 to, and including, 5 May 2026 19 May 2026
20. From, but excluding, 27 July 2026 to, and including, 3 August 2026 17 August 2026
21. From, but excluding, 26 October 2026 to, and including, 2 November 2026 16 November 2026
22. From, but excluding, 26 January 2027 to, and including, 2 February 2027 16 February 2027
23. From, but excluding, 26 April 2027 to, and including, 4 May 2027 18 May 2027
24. From, but excluding, 26 July 2027 to, and including, 2 August 2027 16 August 2027
25. From, but excluding, 26 October 2027 to, and including, 2 November 2027 16 November 2027
26. From, but excluding, 26 January 2028 to, and including, 2 February 2028 16 February 2028
27. From, but excluding, 24 April 2028 to, and including, 2 May 2028 16 May 2028
28. From, but excluding, 26 July 2028 to, and including, 2 August 2028 16 August 2028
29. From, but excluding, 26 October 2028 to, and including, 2 November 2028 16 November 2028
30. From, but excluding, 26 January 2029 to, and including, 2 February 2029 16 February 2029

31.	From, but excluding, 25 April 2029 to, and including, 2 May 2029	17 May 2029
32.	From, but excluding, 26 July 2029 to, and including, 2 August 2029	16 August 2029
33.	From, but excluding, 26 October 2029 to, and including, 2 November 2029	16 November 2029
34.	From, but excluding, 28 January 2030 to, and including, 4 February 2030	18 February 2030
35.	From, but excluding, 25 April 2030 to, and including, 2 May 2030	17 May 2030
36.	From, but excluding, 26 July 2030 to, and including, 2 August 2030	16 August 2030
37.	From, but excluding, 28 October 2030 to, and including, 4 November 2030	18 November 2030
38.	From, but excluding, 27 January 2031 to, and including, 3 February 2031	17 February 2031
39.	From, but excluding, 25 April 2031 to, and including, 2 May 2031	19 May 2031
40.	From, but excluding, 28 July 2031 to, and including, 4 August 2031	18 August 2031
(xix)	Coupon Fixing Price:	Not Applicable
(xx)	Coupon Fixing Price Cap:	Not Applicable
(xxi)	Coupon Fixing Price Floor:	Not Applicable
(xxii)	Coupon Observation Averaging Dates:	Not Applicable
(xxiii)	Knock-in Coupon Cut-Off:	Not Applicable
(xxiv)	Lock-in Coupon:	Not Applicable
(xxv)	Dividend Adjusted Performance	Not Applicable

#### **PROVISIONS RELATING TO REDEMPTION/SETTLEMENT**

33.	Redemption Amount or (in the case of Warrants) Settlement Amount (Product Condition 3):	Single Factor Phoenix
(i)	Redemption Option Percentage:	Applicable: 100 per cent.
(ii)	Redemption Performance:	Not Applicable
(iii)	Redemption Amount Cap/Floor:	Applicable
-	Redemption Amount Cap	An amount equal to 100 per cent. of the Nominal

	1:	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 the Underlying Asset, an amount equal to 100 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):	Not Applicable
34.	Initial Setting Date:	Not Applicable
35.	Initial Averaging Dates:	Each of 2 August 2021, 2 September 2021 and 4 October 2021
36.	Final Fixing Date:	Not Applicable
37.	Averaging Dates:	Each of 28 July 2031, 29 July 2031, 30 July 2031, 31 July 2031, 1 August 2031 and 4 August 2031
38.	Final Price:	In respect of the Underlying Asset, the highest of the Levels (with regard to the Valuation Time) of such Underlying Asset on each of the Averaging Dates
	(i) Final Price Cap:	Not Applicable
	(ii) Final Price Floor:	Not Applicable
39.	Strike Price:	In respect of the Underlying Asset, the lowest of the Levels (with regard to the Valuation Time) of such Underlying Asset on each of the Initial Averaging Dates
	(i) Strike Cap:	Not Applicable
	(ii) Strike Floor:	Not Applicable
40.	Knock-in Provisions:	Applicable
	(i) Knock-in Event:	On each Knock-in Observation Date, the Level (with regard to the Valuation Time) of the Underlying Asset is at or below the Knock-in Barrier of such Underlying Asset
	(ii) Knock-in Barrier:	In respect of a Knock-in Observation Date and the Underlying Asset, an amount equal to 75 per

				cent. of the Strike Price of such Underlying Asset
(iii)	Knock-in Observation Date(s):			In respect of the Underlying Asset, each Underlying Asset Day in the Knock-in Observation Period
(iv)	Knock-in Observation Date subject to Valuation Date adjustment:			Valuation Date adjustment applicable in respect of all Knock-in Observation Dates
(v)	Knock-in Observation Period:			From, but excluding, 28 July 2031, 29 July 2031, 30 July 2031, 31 July 2031, 1 August 2031 and 4 August 2031
(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 the 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 Period, as specified in the table below in respect of such Trigger Barrier Observation Period
(iii)	Trigger Barrier Redemption Amount:			In respect of a Trigger Barrier Redemption Date, an amount equal to 100 per cent. of the Nominal Amount
(iv)	Trigger Barrier:			In respect of a Trigger Barrier Observation Period and the Underlying Asset, an Amount equal to 100 per cent. of the Strike Price of such Underlying Asset
(v)	Trigger Barrier Observation Date(s):			In respect of the Underlying Asset and a Trigger Barrier Redemption Date, each Underlying Asset Day in the Trigger Barrier Observation Period corresponding to 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):			As specified in the table below in respect of the relevant Trigger Barrier Redemption Date
<b>n</b>	<b>Trigger Barrier Observation Period<sub>n</sub></b>			<b>Trigger Barrier Redemption Date<sub>n</sub></b>



1.	From, but excluding, 26 July 2023 to, and including, 2 August 2023	16 August 2023
2.	From, but excluding, 26 July 2024 to, and including, 2 August 2024	16 August 2024
3.	From, but excluding, 28 July 2025 to, and including, 4 August 2025	18 August 2025
4.	From, but excluding, 27 July 2026 to, and including, 3 August 2026	17 August 2026
5.	From, but excluding, 26 July 2027 to, and including, 2 August 2027	16 August 2027
6.	From, but excluding, 26 July 2028 to, and including, 2 August 2028	16 August 2028
7.	From, but excluding, 26 July 2029 to, and including, 2 August 2029	16 August 2029
8.	From, but excluding, 26 July 2030 to, and including, 2 August 2030	16 August 2030
9.	From, but excluding, 28 July 2031 to, and including, 4 August 2031	18 August 2031
(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.	Knock-in Put Spread:	Not Applicable
46.	Details relating to Instalment Securities:	Not Applicable
47.	Physical Settlement Provisions (Product Condition 4):	Not Applicable
48.	Put Option:	Not Applicable

49.	Call Option:	Not Applicable
50.	Unscheduled Termination Amount:	
	(i) Unscheduled Termination at Par:	Not Applicable
	(ii) Minimum Payment Amount:	Not Applicable
	(iii) Deduction for Hedge Costs:	Not Applicable
51.	Payment Disruption:	Not Applicable
52.	Interest and Currency Rate Additional Disruption Event:	Not Applicable
53.	Dividend Adjusted Performance:	Not Applicable

#### **UNDERLYING ASSET(S)**

54.	List of Underlying Asset(s):	Applicable	
<b>i.</b>	<b>Underlying Asset<sub>i</sub></b>	<b>Weight<sub>i</sub></b>	<b>Composite<sub>i</sub></b>
	MSCI EMU ESG Rating Select 50 Decrement 5% EUR	Not Applicable	Not Applicable
55.	Equity-linked Securities:	Not Applicable	
56.	Index-linked Securities:	Applicable	
	Single Index, Index Basket or Multi-Asset Basket:	Single Index	
	(i) Index:	MSCI EMU ESG Rating Select 50 Decrement 5% EUR Index	
	(ii) Type of Index:	Multi-Exchange Index	
	(iii) Bloomberg Code(s):	MXEUESGD<Index>	
	(iv) Information Source:	www.msci.com	
	(v) Required Exchanges:	Not Applicable	
	(vi) Related Exchange:	All Exchanges	
	(vii) Disruption Threshold:	20 per cent.	
	(viii) Maximum Days of Disruption:	Eight Scheduled Trading Days as specified in Asset Term 1	
	(ix) Adjustment basis for Index Basket and Reference Dates:	Not Applicable	
	(x) Adjustment basis for Single Index and Averaging Reference Dates:	Applicable	
	(a) Omission:	Not Applicable	
	(b) Postponement:	Applicable	
	(c) Modified Postponement:	Not Applicable	

(xi)	Trade Date:	23 June 2021
(xii)	Jurisdictional Event:	Not Applicable
(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable
(xiv)	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) Hedging Disruption:	Applicable
	(e) Increased Cost of Hedging:	Not Applicable
	(f) Index Disruption Event:	Not Applicable
	(xv) Alternative Pre-nominated Index:	Not Applicable
57.	Commodity-linked Securities:	Not Applicable
58.	Commodity Index-linked Securities:	Not Applicable
59.	ETF-linked Securities:	Not Applicable
60.	ETC-linked Securities:	Not Applicable
61.	FX-linked Securities:	Not Applicable
62.	FX Index-linked Securities:	Not Applicable
63.	Inflation Index-linked Securities:	Not Applicable
64.	Interest Rate Index-linked Securities:	Not Applicable
65.	Cash Index-linked Securities:	Not Applicable
66.	Multi-Asset Basket-linked Securities:	Not Applicable
67.	Valuation Time:	As determined in accordance with Index-linked Securities Asset Term 1

## GENERAL PROVISIONS

68.	(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
69. Financial Centre(s): Not Applicable
70. Business Centre(s): Not Applicable
71. 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 to be 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)
72. Security Codes and Ticker Symbols:
- ISIN: XS2349878525
- Common Code: 234987852
- Swiss Security Number: 59954532
- Telekurs Ticker: Not Applicable
- WKN Number: Not Applicable
73. Clearing and Trading:
- Clearing System(s) and any relevant identification number(s): Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme*
74. Delivery: Delivery against payment
75. 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

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|-----|---|--|
| 76. | Dealer(s):  | Credit Suisse International  |
| 77. | Specified newspaper for the purposes of notices to Securityholders: | Not Applicable   |
| 78. | 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) |
| 79. | Prohibition of Sales to EEA Retail Investors:                       | Not Applicable   |
|     | Prohibition of Sales to UK Retail Investors:                        | Applicable – see the cover page of these Final Terms   |
| 80. | 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"   |
| 81. | 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.

Credit Suisse Securities, Sociedad de Valores, S.A. (as an intermediary between the Dealer and the distributor(s)) will pay a fee to the distributor in connection with the issue of up to 5 per cent. of the Specified Denomination per Security upfront. 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/FX Rate/FX Index/Inflation Index/Interest Rate Index/Cash Index and other information concerning the Underlying Asset(s)

Past and future performance and volatility of the Relevant Underlying (being the MSCI EMU ESG Rating Select 50 Decrement 5% EUR Index) can be obtained by electronic means free of charge on the following website [www.msci.com](http://www.msci.com).

The Index Rules can be obtained by electronic means free of charge on the following website [www.msci.com](http://www.msci.com). The information appearing on such website does not form part of these Final Terms.

#### The MXEUESGD Index:

The MSCI EMU ESG Rating Select 50 Decrement 5% EUR Index (the “**Index**”) is a ‘decrement’ index. This means the Index represents the performance of a strategy tracking a given net total return index from which a pre-determined amount (a “**synthetic dividend**”) is deducted periodically. The synthetic dividend is expressed as a fixed percentage independent of the Index level. Depending on the level of dividends paid by the relevant companies, a decrement index may perform differently in comparison to other market indices that include dividend adjustments due to the different dividend methodologies adopted.

A “price return” index is calculated on the basis that dividends paid on the components are not reinvested. A standard “net total return” index is calculated on the basis that net dividends paid on the components are reinvested, thereby increasing the value of the index compared to the price return version. Due to the fixed amount of synthetic dividend being subtracted from the Index, the Index will underperform an otherwise equivalent net total return index where net dividends are reinvested. In case the synthetic dividend is larger than the net realised level of dividends paid by the relevant companies, the decrement index will underperform an otherwise equivalent price return index.

The MSCI EMU ESG Rating Select 50 Decrement 5% is obtained by deducting on a daily basis a synthetic dividend at a 5.00% rate *per annum*.

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

#### EU BENCHMARK REGULATION

Details of benchmark administrators and registration under Regulation (EU) 2016/1011 (the “**EU Benchmark Regulation**”):

MSCI EMU ESG Rating Select 50 Decrement 5% EUR is provided by MSCI Limited. As at the date of these Final Terms, MSCI Limited does not appear in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority pursuant to Article 36 of the EU Benchmark

Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 or the provisions of Article 2 of the EU Benchmark Regulation apply, such that MSCI Limited is not currently required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

## **POST-ISSUANCE INFORMATION**

The Issuer will not provide any post-issuance information with respect to the Underlying Asset, 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 4,217,000.  |
| (iii) | Estimated total expenses: | Not Applicable.                                       |

Signed on behalf of the Issuer:

By: \_\_\_\_\_

Duly authorised

By: \_\_\_\_\_

Duly authorised



## INDEX DISCLAIMER

### The MXEUESGD Index:

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