

Final Terms dated 6 November 2020

Credit Suisse AG, London Branch

Legal Entity Identifier (LEI): ANGGYXNX0JLX3X63JN86

Trigger Return Index-linked Securities due December 2030

linked to the EURO iSTOXX® Equal Industry ESG 30 NR Decrement 5% Index (the "**Securities**")

Series SPLB2020-1NTC

ISIN: XS2242137789

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 (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 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).

1.	Series Number:	SPLB2020-1NTC
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 30,000,000.00
	(ii) Tranche:	Not Applicable
8.	Issue Price:	100 per cent. 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:	9 November 2020
14.	Maturity Date:	5 Currency Business Days following the Final Fixing Date (expected to be 16 December 2030)
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:	<p>If a Coupon Payment Event has occurred:</p> <p>An amount equal to the percentage of the Nominal Amount specified in the table below in respect of the relevant Coupon Payment Date.</p> <p>If no Coupon Payment Event has occurred: zero</p>
(b)	Coupon Payment Event:	On the relevant Coupon Observation Date, 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 Date
(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 Date, 4 Currency Business Days following such Coupon Observation Date
(xiv)	Coupon Threshold:	In respect of a Coupon Observation Date and the Underlying Asset, an amount equal to 100 per cent. of the Strike Price of such Underlying Asset
(xv)	Coupon Threshold (Basket):	Not Applicable
(xvi)	Coupon Observation Date(s):	As specified in the table below in respect of the relevant 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): Not Applicable

n	Coupon Observation Date _n	Coupon Amount _n	n	Coupon Observatio n Date _n	Coupon Amount _n	n	Coupon Observatio n Date _n	Coupon Amount _n
1.	08 Dec 2021	7.0008%	40.	10 Mar 2025	29.7534%	79.	08 Jun 2028	52.506%
2.	10 Jan 2022	7.5842%	41.	08 Apr 2025	30.3368%	80.	10 Jul 2028	53.0894%
3.	08 Feb 2022	8.1676%	42.	08 May 2025	30.9202%	81.	08 Aug 2028	53.6728%
4.	08 Mar 2022	8.751%	43.	09 Jun 2025	31.5036%	82.	08 Sep 2028	54.2562%
5.	08 Apr 2022	9.3344%	44.	08 Jul 2025	32.087%	83.	09 Oct 2028	54.8396%
6.	09 May 2022	9.9178%	45.	08 Aug 2025	32.6704%	84.	08 Nov 2028	55.423%
7.	08 Jun 2022	10.5012%	46.	08 Sep 2025	33.2538%	85.	08 Dec 2028	56.0064%
8.	08 Jul 2022	11.0846%	47.	08 Oct 2025	33.8372%	86.	08 Jan 2029	56.5898%
9.	08 Aug 2022	11.668%	48.	10 Nov 2025	34.4206%	87.	08 Feb 2029	57.1732%
10.	08 Sep 2022	12.2514%	49.	08 Dec 2025	35.004%	88.	08 Mar 2029	57.7566%
11.	10 Oct 2022	12.8348%	50.	08 Jan 2026	35.5874%	89.	09 Apr 2029	58.34%
12.	08 Nov 2022	13.4182%	51.	09 Feb 2026	36.1708%	90.	08 May 2029	58.9234%
13.	08 Dec 2022	14.0016%	52.	09 Mar 2026	36.7542%	91.	08 Jun 2029	59.5068%
14.	09 Jan 2023	14.585%	53.	08 Apr 2026	37.3376%	92.	09 Jul 2029	60.0902%
15.	08 Feb 2023	15.1684%	54.	08 May 2026	37.921%	93.	08 Aug 2029	60.6736%
16.	08 Mar 2023	15.7518%	55.	08 Jun 2026	38.5044%	94.	10 Sep 2029	61.257%
17.	11 Apr 2023	16.3352%	56.	08 Jul 2026	39.0878%	95.	08 Oct 2029	61.8404%
18.	08 May 2023	16.9186%	57.	10 Aug 2026	39.6712%	96.	08 Nov 2029	62.4238%
19.	08 Jun 2023	17.502%	58.	08 Sep 2026	40.2546%	97.	10 Dec 2029	63.0072%
20.	10 Jul 2023	18.0854%	59.	08 Oct 2026	40.838%	98.	08 Jan 2030	63.5906%
21.	08 Aug 2023	18.6688%	60.	09 Nov 2026	41.4214%	99.	08 Feb 2030	64.174%
22.	08 Sep 2023	19.2522%	61.	08 Dec 2026	42.0048%	100.	08 Mar 2030	64.7574%
23.	09 Oct 2023	19.8356%	62.	08 Jan 2027	42.5882%	101.	08 Apr 2030	65.3408%

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24.	08 Nov 2023	20.419%	63.	08 Feb 2027	43.1716%	102.	08 May 2030	65.9242%
25.	08 Dec 2023	21.0024%	64.	08 Mar 2027	43.755%	103.	10 Jun 2030	66.5076%
26.	08 Jan 2024	21.5858%	65.	08 Apr 2027	44.3384%	104.	08 Jul 2030	67.091%
27.	08 Feb 2024	22.1692%	66.	10 May 2027	44.9218%	105.	08 Aug 2030	67.6744%
28.	08 Mar 2024	22.7526%	67.	08 Jun 2027	45.5052%	106.	09 Sep 2030	68.2578%
29.	08 Apr 2024	23.336%	68.	08 Jul 2027	46.0886%	107.	08 Oct 2030	68.8412%
30.	08 May 2024	23.9194%	69.	09 Aug 2027	46.672%	108.	08 Nov 2030	69.4246%
31.	10 Jun 2024	24.5028%	70.	08 Sep 2027	47.2554%	109.	09 Dec 2030	70.008%
32.	08 Jul 2024	25.0862%	71.	08 Oct 2027	47.8388%			
33.	08 Aug 2024	25.6696%	72.	08 Nov 2027	48.4222%			
34.	09 Sep 2024	26.253%	73.	08 Dec 2027	49.0056%			
35.	08 Oct 2024	26.8364%	74.	10 Jan 2028	49.589%			
36.	08 Nov 2024	27.4198%	75.	08 Feb 2028	50.1724%			
37.	09 Dec 2024	28.0032%	76.	08 Mar 2028	50.7558%			
38.	08 Jan 2025	28.5866%	77.	10 Apr 2028	51.3392%			
39.	10 Feb 2025	29.17%	78.	08 May 2028	51.9226%			

(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

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 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 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:	Not Applicable
36.	Final Fixing Date:	9 December 2030
37.	Averaging Dates:	Not Applicable
38.	Final Price:	In respect of the 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 the 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:	Applicable
(i)	Knock-in Event:	On the Knock-in Observation Date, the Level (with regard to the Valuation Time) of the Underlying Asset is below the Knock-in Barrier
(ii)	Knock-in Barrier:	In respect of the Knock-in Observation Date and the Underlying Asset, an amount equal to 60 per cent. of the Strike Price of such Underlying Asset
(iii)	Knock-in Observation Date(s):	In respect of the Underlying Asset, 9 December 2030
(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 the Underlying Asset is at or above the Trigger Barrier
(ii)	Trigger Barrier Redemption Date(s):	In respect of a Trigger Barrier Observation Date 5 Currency Business Days following the occurrence of a Trigger Event
(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:	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, 08 December 2021, 10 January 2022, 08 February 2022, 08 March 2022, 08 April 2022, 09 May 2022, 08 June 2022, 08 July 2022, 08 August 2022, 08 September 2022, 10 October 2022, 08 November 2022, 08 December 2022, 09 January 2023, 08 February 2023, 08 March 2023, 11 April 2023, 08 May 2023, 08 June 2023, 10 July 2023, 08 August 2023, 08 September 2023, 09 October 2023, 08 November 2023, 08 December 2023, 08 January 2024, 08 February 2024, 08 March 2024, 08 April 2024, 08 May 2024, 10 June 2024, 08 July 2024, 08 August 2024, 09 September 2024, 08 October 2024, 08 November 2024, 09 December 2024, 08 January 2025, 10 February 2025, 10 March 2025, 08 April 2025, 08 May 2025, 09 June 2025, 08 July 2025, 08 August

2025, 08 September 2025, 08 October 2025, 10 November 2025, 08 December 2025, 08 January 2026, 09 February 2026, 09 March 2026, 08 April 2026, 08 May 2026, 08 June 2026, 08 July 2026, 10 August 2026, 08 September 2026, 08 October 2026, 09 November 2026, 08 December 2026, 08 January 2027, 08 February 2027, 08 March 2027, 08 April 2027, 10 May 2027, 08 June 2027, 08 July 2027, 09 August 2027, 08 September 2027, 08 October 2027, 08 November 2027, 08 December 2027, 10 January 2028, 08 February 2028, 08 March 2028, 10 April 2028, 08 May 2028, 08 June 2028, 10 July 2028, 08 August 2028, 08 September 2028, 09 October 2028, 08 November 2028, 08 December 2028, 08 January 2029, 08 February 2029, 08 March 2029, 09 April 2029, 08 May 2029, 08 June 2029, 09 July 2029, 08 August 2029, 10 September 2029, 08 October 2029, 08 November 2029, 10 December 2029, 08 January 2030, 08 February 2030, 08 March 2030, 08 April 2030, 08 May 2030, 10 June 2030, 08 July 2030, 08 August 2030, 09 September 2030, 08 October 2030, 08 November 2030 and 09 December 2030

(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
(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_i	Weight_i	Composite_i
	1.	EURO iSTOXX® Equal Industry ESG 30 NR Decrement 5%	Not Applicable	Not Applicable
53.	Equity-linked Securities:	Not Applicable		
54.	Index-linked Securities:	Applicable		
	(i)	Index:	EURO iSTOXX® Equal Industry ESG 30 NR Decrement 5%	
	(ii)	Type of Index:	Multi-Exchange Index	
	(iii)	Bloomberg Code:	IXEIESG5 <Index>	
	(iv)	Information Source:	http://www.stoxx.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:	Not Applicable	
	(xi)	Trade Date:	16 October 2020	
	(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
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 Index-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 this Pricing Supplement, 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 has been 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 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:	XS2242137789
	Common Code:	224213778
	Swiss Security Number:	56681047
	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 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	Not Applicable

Investors:

- | | | |
|-----|---|--|
| 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 1.00 per cent. of the Specified Denomination per Security per annum 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/ETC/FX RATE/FX INDEX/INFLATION INDEX/INTEREST RATE INDEX/CASH INDEX AND OTHER INFORMATION CONCERNING THE UNDERLYING ASSET(S)

Information on the Underlying Asset, including information about past and future performance as well as volatility, can be found on the following website free of charge at <http://www.stoxx.com>. The information appearing on such website does not form part of these Final Terms.

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 30,000,000 |
| (iii) | Estimated total expenses: | Not Applicable; there are no estimated expenses charged to the investor by the Issuer. |

Signed on behalf of the Issuer:

By: 
Duly authorised Julien Bieren
Managing Director

By: 
Duly authorised Dominic Savage
Authorised Signatory

INDEX DISCLAIMER

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 - The accuracy, timeliness, and completeness of the Index and its data;
 - The merchantability and the fitness for a particular purpose or use of the Index and its data;
 - The performance of the Securities generally.
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