

Following the Brexit implementation period completion day, references in the Base Prospectus (as completed by this Pricing Supplement) to EU legislation will be deemed, for UK purposes, to include referenced to the corresponding provisions of UK onshored or retained legislation that form part of the UK law by virtue of the European Union (Withdrawal) Act 2018 (the "**EUWA**").



**Final Terms dated 16 February 2021**

**Credit Suisse AG, London Branch**

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

**EUR 30,000,000 Trigger Return Index-linked Securities due February 2031**

linked to the FTSE France 40 Low Carbon ESG Screened Decrement 50 Points Index

(the "**Securities**")

Series SPLB2021-1QVW

ISIN: XS2270206522

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 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](http://www.bourse.lu)).

1. Series Number: SPLB2021-1QVW
2. Tranche Number: Not Applicable
3. Applicable General Terms and General Note Conditions:  
Conditions:

- |  |  |  |
|--|--|--|
| 4.   | Type of Security:                          | Trigger Return Securities  |
| 5.   | Settlement Currency:                       | Euro (" <b>EUR</b> ")  |
| 6.   | Institutional:                             | Not Applicable   |
| <b>PROVISIONS RELATING TO NOTES AND CERTIFICATES</b> |  | Applicable   |
| 7.   | Aggregate Nominal Amount:                  |  |
|  | (i) Series:                                | EUR 30,000,000   |
|  | (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:                                | 17 February 2021   |
| 14.  | Maturity Date:                             | 5 Currency Business Days following the Final Fixing Date (expected to be 24 February 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**

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|-----|---|--|
| 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   |
|     | Coupon Amount:  | If a Coupon Payment Event has occurred:<br>Memory Coupon |

		If no Coupon Payment Event has occurred: zero
Coupon Payment Event:		On the relevant Coupon Observation Date, the Level (with regard to the Valuation Time) of each Underlying Asset is at or above the Coupon Threshold of such Underlying Asset corresponding to such Coupon Observation Date
Coupon Call/Coupon Put:		Not Applicable
Memory Coupon:		Applicable
– Coupon Rate:		3.60 per cent.
– t:		In respect of a Coupon Payment Date, the number of Coupon Observation Dates falling in the period commencing on, but excluding, the Issue Date and ending on, and including, such Coupon Payment Date
(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, 5 Currency Business Days following such Coupon Observation Date (or, if such date falls on different dates for different Underlying Assets, the latest of such dates to occur)
(xiv)	Coupon Threshold:	In respect of a Coupon Observation Date and an Underlying Asset, an amount equal to 80 per cent. of the Strike Price of such Underlying Asset
(xv)	Coupon Threshold (Basket):	Not Applicable
(xvi)	Coupon Observation Date(s):	In respect of an Underlying Asset, each of 17 August 2021, 17 February 2022, 17 August 2022, 17 February 2023, 17 August 2023, 17 February 2024, 17 August 2024, 17 February 2025, 17 August 2025, 17 February 2026, 17 August 2026, 17 February 2027, 17 August 2027, 17 February 2028, 17 August 2028, 17 February 2029, 17 August 2029, 17 February 2030, 17 August 2030 and 17 February 2031

(xvii)	Coupon Observation Date subject to Valuation Date adjustment:	Valuation Date adjustment applicable in respect of all Coupon Observation Dates
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(xviii)	Coupon Observation Period(s):	Not Applicable
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(xix)	Coupon Fixing Price:	Not Applicable
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(xx)	Coupon Fixing Price Cap:	Not Applicable
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(xxi)	Coupon Fixing Price Floor:	Not Applicable
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(xxii)	Coupon Observation Averaging Dates:	Not Applicable
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(xxiii)	Knock-in Coupon Cut-Off:	Not Applicable
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(xxiv)	Lock-in Coupon:	Not Applicable
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### PROVISIONS RELATING TO REDEMPTION/SETTLEMENT

33.	Redemption Amount or (in the case of Warrants) Settlement Amount (Product Condition 3):	Single Factor Phoenix
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(i)	Redemption Percentage:	Option Applicable: 100 per cent.
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(ii)	Redemption Performance:	Not Applicable
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(iii)	Redemption Amount Cap/Floor:	Not Applicable
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(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
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(v)	Redemption FX Adjustment:	Not Applicable
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(vi)	PPT:	Not Applicable
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(vii)	Strike:	Not Applicable
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(viii)	Nth (for the purposes of determining the Worst Performing Underlying Asset):	Not Applicable
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34.	Initial Setting Date:	Not Applicable
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35.	Initial Averaging Dates:	Each of 17 December 2020, 17 January 2021 and 17 February 2021
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36.	Final Fixing Date:	17 February 2031
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37.	Averaging Dates:	Not Applicable
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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
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(i)	Final Price Cap:	Not Applicable
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(ii)	Final Price Floor:	Not Applicable
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39. Strike Price: In respect of the Underlying Asset, the average 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 the Knock-in Observation Date, the Level (with regard to the Valuation Time) of the Underlying Asset is below the Knock-in Barrier of such Underlying Asset
- (ii) Knock-in Barrier: In respect of the Knock-in Observation Date and the Underlying Asset, an amount equal to 60 per cent. of the Strike Price of such Underlying Asset
- (iii) Knock-in Observation Date(s): 17 February 2031
- (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 of such Underlying Asset
- (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: In respect of a Trigger Barrier Observation Date 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 each of 17 February 2023, 17 August 2023, 17 February 2024, 17 August 2024, 17 February 2025, 17 August 2025, 17 February 2026, 17 August 2026, 17 February 2027, 17 August 2027, 17 February 2028, 17 August 2028, 17 February 2029, 17 August 2029, 17 February 2030, 17 August

2030 and 17 February 2031

(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
<b>UNDERLYING ASSET(S)</b>		
52.	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>
1.	FTSE France 40 Low Carbon ESD Screened Decrement 50 Points Index	Not Applicable	Not Applicable
53.	Equity-linked Securities:	Not Applicable	
54.	Index-linked Securities:	Applicable	
	Single Index, Index Basket or Multi-Asset Basket:	Single Index	
(i)	Index:	FTSE France 40 Low Carbon ESG Screened Decrement 50 Points Index	
(ii)	Type of Index:	Single-Exchange Index	
(iii)	Bloomberg Code:	FR40LC50 <Index>	
(iv)	Information Source:	www.ftserussell.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:	17 December 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 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:	XS2270206522
Common Code:	227020652
Swiss Security Number:	5668140
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>
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72. Delivery:	Delivery against payment
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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
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75. Specified newspaper for the purposes of notices to Securityholders:	Not Applicable
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76. 871(m) Securities:	The Issuer has determined that the Securities (without regard to any other transactions) should not be treated as transactions that are subject to U.S. withholding tax under section 871(m)
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77. Prohibition of Sales to EEA and UK Retail Investors:	Not Applicable
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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"
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79. Additional Provisions:	Not Applicable
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## 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 amount of the commission that the Issuer or its affiliates pay to the Distributor in connection with the distribution of the Notes is up to 1.00% (all tax included) per annum of the Specified Denomination per Note, over the maximum term of the Notes. Commissions may be payable upfront. These commissions are included in the purchase price.

The Issue Price and the terms of the Securities takes 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)

Past and future performance and volatility of the Relevant Underlying (being the FTSE France 40 Low Carbon ESG Screened Decrement 50 Points Index with Bloomberg code: FR40LC50 Index) can be obtained by electronic means free of charge on the following website <https://www.ftserussell.com/analytics/factsheets/home/search>.

The Index Rules can be obtained by electronic means free of charge on the following website [https://research.ftserussell.com/products/downloads/FTSE\\_France\\_40\\_Low\\_Carbon\\_ESG\\_Screened\\_Index\\_Series\\_Ground\\_Rules.pdf](https://research.ftserussell.com/products/downloads/FTSE_France_40_Low_Carbon_ESG_Screened_Index_Series_Ground_Rules.pdf).

#### The FTSE France 40 Low Carbon ESG Screened Decrement 50 Points Index

'Decrement' Index

The FTSE France 40 Low Carbon ESG Screened Decrement 50 Points Index (the "Index") is a 'decrement' index. This means the Index represents the performance of a strategy tracking a given gross total return index from which a pre-determined amount (a 'synthetic dividend') is deducted periodically. The synthetic dividend is expressed as a fixed amount 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 "total return" index is calculated on the basis that 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 may underperform an otherwise equivalent gross total return index where dividends are reinvested. In case the synthetic dividend is larger than the realised level of dividends paid by the relevant companies, the decrement index will underperform an otherwise equivalent price return index. In particular, because the ratio of the synthetic dividend relative to the price of the index components is likely to increase as the index decreases, a decrement index is likely to underperform an otherwise equivalent price return index when the index is decreasing. This trend is even more pronounced for further drops of the index.

The FTSE France 40 Low Carbon ESG Screened Decrement 50 Points Index is built with a synthetic dividend of 50 index points.

### 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.                                       |

Signed on behalf of the Issuer:

By:  \_\_\_\_\_  
Duly authorised

Julien Bieren  
Managing Director

By:  Dominic Savage  
Duly authorised Authorised Signatory,

## **INDEX DISCLAIMER**

### **FTSE France 40 Low Carbon ESG Screened Decrement 50 Points Index**

The Securities (the “Product”) has been developed solely by Credit Suisse International. The “Product” is/are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the “LSE Group”). FTSE Russell is a trading name of certain of the LSE Group companies.

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