



Final Terms dated 10 November 2020

Credit Suisse AG, London Branch

Legal Entity Identifier (LEI): ANGGYXNX0JLX3X63JN86

Phoenix Memory on Kepler Cheuvreux Green Transition Selection

Trigger Return Equity-linked Securities due November 2025

linked to A2A SpA, Air Liquide SA, Cie de St-Gobain and Veolia Environnement SA (the "**Securities**")

Series SPLB-2020-1NCV

ISIN: XS1973470666

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 for viewing on the website(s) of the Distributor(s) and the website of the Luxembourg Stock Exchange (www.bourse.lu).

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|----|--|--------------------------------|
| 1. | Series Number: | SPLB2020-1NCV |
| 2. | Tranche Number: | Not Applicable |
| 3. | Applicable General Terms and Conditions: | General Certificate 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. | Number of Securities: | |
| | (i) Series: | 30,000 Securities |
| | (ii) Tranche: | Not Applicable |
| 8. | Issue Price: | EUR 100 per Security |
| 9. | Nominal Amount: | EUR 100 |
| 10. | Minimum Transferable Number of Securities: | Not Applicable |
| 11. | Transferable Number of Securities: | Not Applicable |
| 12. | Minimum Trading Lot: | Not Applicable |
| 13. | Issue Date: | 11 November 2020 |
| 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 17 November 2025) |
| 15. | Coupon Basis: | Applicable: Other Coupon Provisions |
| 16. | Redemption/Payment Basis: | Equity-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: Memory Coupon If no Coupon Payment Event has occurred: zero
	(b) 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
	(c) Coupon Call/Coupon Put:	Not Applicable
	(d) Memory Coupon:	Applicable
	– Coupon Rate:	1.60 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 70 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 and a Coupon Payment Date, each of 9 February 2021, 9 May 2021, 9 August 2021, 9 November 2021, 9 February 2022, 9 May 2022, 9 August 2022, 9 November 2022, 9 February 2023, 9 May 2023, 9 August 2023, 9 November 2023, 9 February 2024, 9 May 2024, 9 August 2024, 9 November 2024, 9 February 2025, 9 May 2025, 9 August 2025 and 9 November 2025
(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
(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):	Worst of Phoenix
(i)	Redemption Option Percentage:	Applicable: 100 per cent.
(ii)	Redemption Performance:	Not Applicable
(iii)	Redemption Amount Cap/Floor:	Applicable
	– Redemption Amount Cap 1:	An amount equal to 100 per cent. of the Nominal Amount
	– Redemption Amount Floor 1:	Not Applicable
	– Redemption Amount Cap 2:	Not Applicable
	– Redemption Amount Floor 2:	Not Applicable
(iv)	Redemption Strike Price:	In respect of an Underlying Asset, an amount equal to 60 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:	9 November 2020
35.		Initial Averaging Dates:	Not Applicable
36.		Final Fixing Date:	9 November 2025
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:	Applicable
	(i)	Knock-in Event:	On the Knock-in Observation Date, the Level (with regard to the Valuation Time) of any 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 an 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 an Underlying Asset, 9 November 2025
	(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 each Underlying Asset is at or above the Trigger Barrier of such Underlying Asset
- (ii) Trigger Date(s): Barrier Redemption In respect of a Trigger Barrier Observation Date, as specified in the table below in respect of such Trigger Barrier Observation Date
- (iii) Trigger Amount: Barrier Redemption 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: As specified in the table below in respect of such Trigger Barrier Observation Date
- (v) Trigger Date(s): Barrier Observation 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 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

n	Trigger Observation Date _n	Barrier	Trigger Barrier _n	Trigger Redemption Amount _n	Barrier	Trigger Redemption Date _n	Barrier
1.	9 May 2021		An amount equal to 100% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount		5 Currency Business Days following the occurrence of a Trigger Event	
2.	9 August 2021		An amount equal to 98% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount		5 Currency Business Days following the occurrence of a Trigger Event	
3.	9 November 2021		An amount equal to 96% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount		5 Currency Business Days following the occurrence of a Trigger Event	
4.	9 February 2022		An amount equal to 94% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount		5 Currency Business Days following the occurrence of a Trigger Event	
5.	9 May 2022		An amount equal to 92% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount		5 Currency Business Days following the occurrence of a Trigger Event	
6.	9 August 2022		An amount equal to 90% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount		5 Currency Business Days following the occurrence of a Trigger Event	

7.	9 November 2022	An amount equal to 88% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
8.	9 February 2023	An amount equal to 86% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
9.	9 May 2023	An amount equal to 84% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
10.	9 August 2023	An amount equal to 82% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
11.	9 November 2023	An amount equal to 80% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
12.	9 February 2024	An amount equal to 78% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
13.	9 May 2024	An amount equal to 76% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
14.	9 August 2024	An amount equal to 74% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
15.	9 November 2024	An amount equal to 72% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
16.	9 February 2025	An amount equal to 70% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
17.	9 May 2025	An amount equal to 70% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event
18.	9 August 2025	An amount equal to 70% of the Strike Price of such Underlying Asset	An amount equal to 100% of the Nominal Amount	5 Currency Business Days following the occurrence of a Trigger Event

(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
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I	Underlying Asset_i	Weight_i	Composite_i
1	The ordinary shares of A2A SpA (the " A2A SpA Shares ")	Not Applicable	Not Applicable
2	The ordinary shares of Air Liquide (the " Air Liquide SA Shares ")	Not Applicable	Not Applicable

	3	The ordinary shares of Cie de St-Gobain (the " Cie de St-Gobain Shares ")	Not Applicable	Not Applicable
	4	The ordinary shares of Veolia Environnement SA (the " Veolia Environnement SA Shares ")	Not Applicable	Not Applicable
53.		Equity-linked Securities:	Applicable	
		Single Share, Share Basket or Multi-Asset Basket:	Share Basket	
1	(i)	Share Issuer:	A2A SpA	
	(ii)	Share:	The A2A SpA Shares	
	(iii)	ISIN:	IT0001233417	
	(iv)	Bloomberg Code:	A2A IM Equity	
	(v)	Information Source:	http://www.borsaitaliana.it	
	(vi)	Exchange:	Borsa Italiana	
	(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 Coupon Observation 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:	6 November 2020	
	(xii)	Jurisdictional Event:	Not Applicable	
	(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable	
	(xiv)	Share Substitution:	Applicable	
	(xv)	Additional Disruption Events:		
	(a)	Change in Law:	Change in Law Option 1 Applicable	
	(b)	Foreign Ownership Event:	Not Applicable	
	(c)	FX Disruption:	Not Applicable	
	(d)	Insolvency Filing:	Applicable	
	(e)	Hedging Disruption:	Applicable	
	(f)	Increased Cost of Hedging:	Not Applicable	

	(g)	Loss of Stock Borrow:	Not Applicable
	(h)	Increased Cost of Stock Borrow:	Not Applicable
2	(i)	Share Issuer:	Air Liquide SA
	(ii)	Share:	The Air Liquide SA Shares
	(iii)	ISIN:	FR0000120073
	(iv)	Bloomberg Code:	AI FP Equity
	(v)	Information Source:	http://www.euronext.com
	(vi)	Exchange:	Euronext Paris
	(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 Coupon Observation 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:	6 November 2020
	(xii)	Jurisdictional Event:	Not Applicable
	(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable
	(xiv)	Share Substitution:	Applicable
	(xv)	Additional Disruption Events:	
	(a)	Change in Law:	Change in Law Option 1 Applicable
	(b)	Foreign Ownership Event:	Not Applicable
	(c)	FX Disruption:	Not Applicable
	(d)	Insolvency Filing:	Applicable
	(e)	Hedging Disruption:	Applicable
	(f)	Increased Cost of Hedging:	Not Applicable
	(g)	Loss of Stock Borrow:	Not Applicable
	(h)	Increased Cost of Stock Borrow:	Not Applicable
3	(i)	Share Issuer:	Cie de St-Gobain

	(ii)	Share:	The Cie de St-Gobain Shares
	(iii)	ISIN:	FR0000125007
	(iv)	Bloomberg Code:	SGO FP Equity
	(v)	Information Source:	http://www.euronext.com
	(vi)	Exchange:	Euronext Paris
	(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 Coupon Observation 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:	6 November 2020
	(xii)	Jurisdictional Event:	Not Applicable
	(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable
	(xiv)	Share Substitution:	Applicable
	(xv)	Additional Disruption Events:	
		(a) Change in Law:	Change in Law Option 1 Applicable
		(b) Foreign Ownership Event:	Not Applicable
		(c) FX Disruption:	Not Applicable
		(d) Insolvency Filing:	Applicable
		(e) Hedging Disruption:	Applicable
		(f) Increased Cost of Hedging:	Not Applicable
		(g) Loss of Stock Borrow:	Not Applicable
		(h) Increased Cost of Stock Borrow:	Not Applicable
4	(i)	Share Issuer:	Veolia Environnement SA
	(ii)	Share:	The Veolia Environnement SA Shares
	(iii)	ISIN:	FR0000124141
	(iv)	Bloomberg Code:	VIE FP Equity

(v)	Information Source:	http://www.euronext.com
(vi)	Exchange:	Euronext Paris
(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 Coupon Observation 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:	6 November 2020
(xii)	Jurisdictional Event:	Not Applicable
(xiii)	Jurisdictional Event Jurisdiction(s):	Not Applicable
(xiv)	Share Substitution:	Applicable
(xv)	Additional Disruption Events:	
	(a) Change in Law:	Change in Law Option 1 Applicable
	(b) Foreign Ownership Event:	Not Applicable
	(c) FX Disruption:	Not Applicable
	(d) Insolvency Filing:	Applicable
	(e) Hedging Disruption:	Applicable
	(f) Increased Cost of Hedging:	Not Applicable
	(g) Loss of Stock Borrow:	Not Applicable
	(h) Increased Cost of Stock Borrow:	Not Applicable
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:	Registered Securities
	(ii) Global Security:	Applicable
	(iii) NGN Form:	Not Applicable
	(iv) Intended to be held in a manner which would allow Eurosystem eligibility:	No.
	(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 EuroTLX and 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:	XS1973470666
	Common Code:	197347066
	Swiss Security Number:	56681006
	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
- Principle Certificate 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: Applicable
- Registrar The Bank of New York Mellon, acting through its London Branch
One Canada Square
London E14 5AL
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: Not Applicable
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: Record date for Certificates listed on EuroTLX: The Clearing System Business Day immediately prior to each Coupon Payment Date

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 of up to 2 per cent. of the Nominal Amount per Security, calculated and paid in respect of the notional amount of Securities sold by the Dealer during a marketing period agreed between the parties. The Issue Price and the terms of the Securities take into account such fee. Consequently, the Issue Price of the Securities and/or the purchase price paid by an investor may be more than the market value of the Securities on the date of such purchase. The fee is payable for the proposal of the payoff structure and the marketing and distribution services provided to the Issuer/Dealer by the distributor, all in connection with the Securities.

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)

Name of the Underlying Assets consisting of American depositary receipts representing Shares:

- (1) A2A SpA Shares
- (2) Air Liquide SA Shares
- (3) Cie de St-Gobain Shares
- (4) Veolia Environnement SA Shares

Information on the Underlying Assets, including information about past and future performance as well as volatility, can be found on the following websites free of charge:

- (1) in respect of A2A SpA Shares: <http://www.borsaitaliana.it>
- (2) in respect of Air Liquide SA Shares: <http://www.euronext.com>
- (3) in respect of Cie de St-Gobain Shares: <http://www.euronext.com>
- (4) in respect of Veolia Environnement SA: <http://www.euronext.com>

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

The Securities relate to a basket of Underlying Assets. The Securities have a "worst of" feature and therefore no weightings apply.

POST-ISSUANCE INFORMATION

The Issuer will not provide any post-issuance information with respect to the Underlying Assets, unless required to do so by applicable law or regulation.

REASONS FOR THE ISSUE, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

Reasons for the issue:	See "Use of Proceeds" section in the Securities Note
Estimated net proceeds:	EUR 3,000,000.

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 Eieren
Managing Director

By: 
Duly authorised

Dominic Savage
Authorised Signatory

SUMMARY