

# **EMEA Global Markets** **Institutional Governance** Product Approval Process

Products manufactured by Credit Suisse International (“CSI”) are overseen by regional Product Governance Committees. Within Europe, the GM & ITS EMEA Institutional Product Governance (IPG) Committee is made up of senior representatives from the Sales, Structuring, Compliance and Legal departments. All decisions made by the IPG are subject to voting by a quorum of members.

Each product is categorised based on its risk and complexity and then linked to a Target Market matrix. If the combination of the product type and Target Market are outside of the scope for general approval, then a review process exists, where the proposed transaction is analysed to ascertain whether the client fits within the target market for the product and if this is the case then the individual transaction is approved.

The GM & ITS EMEA IPG Committee will periodically monitor and review the products manufactured to ensure consistency and determine whether any changes are required to the categorisation of products or the Target Market matrix.