Terms and Conditions Investment Fund Savings Plan

1. Investment Fund Savings Plan/
   Safekeeping Account
   The Investment fund savings plan is intended exclusively
   for the purchase of the investment funds listed and may
   not be used for payment or spot transactions, stock mar-
   ket transactions or any other services. The acquired units
   in the selected investment fund are kept at Credit Suisse
   AG (hereinafter referred to as the Bank) in a personal
   safekeeping account under the Investment funds savings
   plan.

2. Deposits
   Regular deposits are made in accordance with the instruc-
   tions on the front of this form. Additional deposits can be
   made at any time. The Client undertakes to make at least
   one deposit per year.

3. Investment
   The Client’s deposits in the plan are invested in units of
   the designated investment funds, or in fractions thereof.
   Fractions of units are calculated to three decimal places.
   Units are purchased using the usual valuation rules for the
   investment fund in question. The issue price of fund units
   is calculated on the basis of published, daily net asset
   values, plus an issuing premium and any taxes and duties.
   The level of the issuing premium is stated in the sales
   prospectus and the management regulations for the fund
   in question.

4. Reinvestment
   Distributions made by a fund paying an annual distribution
   under Swiss law can only be reinvested in units of the
   same fund. Reinvestments are made at the net asset value
   on the date on which the distribution is made, plus issuing
   commission and any taxes and duties. A reinvestment is
   made only if the distribution amount is sufficient to pur-
   chase a whole unit. If this is the case, you will receive a
   letter offering you the choice between reinvestment and
   payment of the distribution amount into the designated
   account. If the distribution amount is not sufficient to pur-
   chase a whole unit, the amount will be automatically cred-
   ited to the designated account. Special rules apply to the
   Investment fund savings plan flexible. A reinvestment is
   made automatically as soon as the distribution amount is
   higher than CHF 100 (or the equivalent in a foreign cur-
   rency); if the amount is lower, the distribution remains in
   the separate account without interest.

5. Settlement and Statements
   The Bank provides the Client with a detailed statement of
   each fund purchase and of annual fund distributions. The
   Client also receives a safekeeping account statement at
   the end of December each year.

6. Redemption of Fund Units
   The Client may dispose of the units held for him/her at
   any time by instructing the Bank to sell such units.

7. Costs
   A fee is charged for managing the safekeeping accounts
   which is based on the applicable tariff. The bank reserves
   the right to amend this at any time. The client will be
   informed of any change in advance in writing or by other
   appropriate means. For the management of the fund, the
   fund management company receives a commission
   (management fee) which is based on the fund’s net asset
   value. The amount of commission is based on the sales
   prospectus and/or fund regulations of the relevant fund
   and will be debited directly from the fund.

8. Liability
   Provided it has exercised due care, the Bank accepts no
   liability for damages, regardless of their cause. No guar-
   antee can be given for the achievement of any particular
   return on investments. The Bank’s task is limited to in-
   vesting as per instructions in the selected investment
   funds. The Bank undertakes no review of investment
   decisions with regard to their appropriateness, risk, etc.
   at any point prior to or during the term of the investment.

9. Amendments to These Terms and Conditions
   The Bank may amend these Terms and Conditions and
   the sales prospectus (particularly the fees and charges
   contained therein) at any time. The Client will be notified
   of any such amendments by means of a circular letter or
   by other suitable means. Unless challenged in writing,
   amendments apply within one month of notification or
   upon further use of the Investment fund savings plan
   within one month.

10. General Terms and Conditions
    For all other matters, the Bank’s General Conditions and
    Safe Custody Regulations, which form an integral part of
    this Agreement, apply.