

FINER

An Attractive, Customized Solution for Cash Holdings – Structured Money Market Investments

All You Need to Know About FINER

A FINER combines a traditional money market investment with a currency or precious metals option. This special design makes it possible for a higher coupon than with traditional money market investments (e.g. fiduciary investment). The minimum investment is USD 25,000 (or the equivalent in another currency).

A FINER investment pays out either a predetermined coupon fixed on the repayment date (return-optimized FINER) or a variable coupon (FINER with capital protection) – depending on the product design. This is dependent on the performance of the selected underlying asset and relevant period of time. In addition, the redemption currency may differ from the investment currency.

Credit Suisse offers FINERs in various forms and currencies. In addition, you can incorporate your own individual needs and market expectations into the product design. This guarantees a customized investment solution, tailored precisely to your personal investment strategy.

Your Needs

- You would like to seize the opportunity of achieving an attractive yield compared to a traditional money market investment.
- You would like an investment solution tailored to your needs.
- You would like to optimally manage cash holdings in several currencies (return enhancement) or you would like at least the investment sum to be paid out (capital protection).

Your Benefits at a Glance

- You can choose from a wide-ranging offering with regard to investment currency, underlying asset, market expectations, risk profile, and investment period.
- You can diversify your portfolio simply and efficiently into currencies or precious metals.
- FINERs are short-term investment solutions (maturities starting from one week are available).
- FINERs are not subject to withholding tax (the issuer is not located in Switzerland).

Potential Risks

- FINERs with return enhancement involve the risk of receiving the investment sum and the coupon in the alternative currency on maturity (conversion). This may result in significant losses if the amount paid out is converted back into the original investment currency at then prevailing current exchange rate and is compared with the initial investment amount.
- For FINERs with capital protection at maturity, exiting the investment can mean that no coupon is paid out or that a lower coupon is paid out than for traditional money market investments.
- FINERs expose investors to counterparty credit risk. Capital protection does not protect investors against these types of losses.
- Investments in currencies which are not the investor's home currency can have a negative effect on the value of the investment (foreign exchange risk).
- Other potential risks can be found in the Authorization for Structured Money Market Investments, which must be signed in addition to the General Authorization for Fiduciary Deposits.

We Offer Two Types of FINER:

Return-optimized FINER Strategies (Fixed Coupon)

These FINER strategies always pay out a predetermined coupon on the redemption date. However, the coupon can be redeemed either in the investment currency or in the alternative currency (conversion). In the case of conversion, the investment sum and the coupon in the investment currency are exchanged into the alternative currency at the fixed conversion rate.

These products could be interesting for you if:

- You are prepared for your investment to be redeemed in the alternative currency, or specifically wish the repayment to be made in the alternative currency;
- You are looking for attractive investment instruments when prices are falling (a bear market).

FINER Strategies with Capital Protection upon Maturity (Variable Coupon)

These FINER strategies always pay back the investment in the investment currency on the redemption date. Depending on the outcome of the selected strategy, the coupon may not be paid out.

These products are particularly suitable for you if:

- You would like at least the investment sum to be repaid on the redemption date;
- You do not want the repayment to be made in any currency other than the investment currency.

Contact Us

We will be happy to arrange a personal consultation.

Call us on 0848 880 844*

For more information, visit our website at:

credit-suisse.com/investments

* Please note that telephone calls to our numbers may be recorded. We assume that, by calling us, you accept this business practice.

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