

FINER S

An attractive, securitized, tailor-made solution for your cash holdings

Structured products do not constitute a participation in a collective investment scheme within the meaning of the Swiss Federal Act on Collective Investment Schemes (CISA) and are therefore not subject to authorization and supervision by the Swiss Financial Market Supervisory Authority (FINMA).

About FINER S

FINER S are structured products that are flexible in terms of underlying, conversion rate, fixed coupon, and tenor. The FINER S pays a predetermined fixed coupon on the redemption date. Depending on the performance of the selected underlying currency pair or precious metal, the redemption currency may be different from the investment currency.

The FINER S allows for a customized investment solution, tailored precisely to your personal investment strategy. It makes it possible to gain a higher coupon compared with traditional money market investments. The minimum investment is USD 50,000 (or the equivalent in another currency).

Your Needs

- You would like to seize the chance to achieve an attractive yield compared to a traditional money market investment
- You would like an investment solution tailored to your needs
- You would like to manage cash holdings in different currencies (yield enhancement)
- You would like a freely transferable investment with a daily valuation

Your Advantages at a Glance

- You can choose from a wide-ranging offering of more than 80 currency and precious metal pairs
- You can diversify your portfolio into currencies or precious metals simply and efficiently
- FINER S are short-term investment solutions (maturities starting from one week are available)
- FINER S are not subject to withholding tax (the issuer is not located in Switzerland)

Possible Risks

- FINER S do not offer a minimum redemption at maturity. Depending on the performance of the underlying, your capital may be converted and the redemption will occur in a different currency than the investment currency. In this case the final redemption amount may be less than the invested capital and you may lose some or all of the capital you have invested.
- The maximum return is limited to the coupon. Under certain circumstances, a direct investment in the underlying might lead to a higher return.
- If the issuer defaults or becomes insolvent, your investment and any future coupon payments may be at risk and you could lose some or all of the capital invested
- If you choose to sell the product prior to redemption date, it may result in a loss to your capital and/or a poor return

We Offer Two Types of FINER S

FINER S (Fixed Coupon)

FINER S pay a predefined fixed coupon on the redemption date. However, depending on the performance of the selected underlying, the fixed coupon and the investment amount can be redeemed either in the investment currency or in the alternative currency at the predefined exchange rate (conversion rate).

FINER S investments are particularly suitable for you if:

- You are looking for a short-term money market investment alternative
- You are looking for a fixed coupon payment
- You are considering diversifying your investment into another currency at a predefined exchange rate (conversion rate)
- You are looking for a tailor-made solution to meet your needs

FINER S Plus (Fixed Coupon + Conditional Payout)

A FINER S Plus pays a predefined fixed coupon on the redemption date. In addition a conditional payout may be achieved if the underlying trades beyond a predefined exchange rate. However, depending on the performance of the selected underlying, the fixed coupon and the investment amount can be redeemed either in the investment currency or in the alternative currency at the predefined exchange rate (conversion rate).

FINER S Plus investments are particularly suitable for you if:

- You are looking for a short-term money market investment alternative
- You are looking for a fixed coupon payment and for a conditional payout in case your view materializes
- You are considering diversifying your investment into another currency at a predefined exchange rate (conversion rate)
- You prefer a tailor-made solution to meet your needs

Contact Us

Your advisor will be pleased to answer any questions you may have during a personal consultation.

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For more information about investments visit our website at: www.credit-suisse.com/mysolutions

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