Credit Suisse
Diversified Markets Income Autocall - April 2016
Factsheet



INVESTMENT DESCRIPTION

A 6-year investment linked to the performance of the Australian, Swedish, Canadian and Swiss indices.

If on any of the annual observation dates, including the final observation date, the closing levels of all the underlyings are at or above 55% of their initial levels the income coupon will be paid.

This investment will mature early if the underlyings are equal to or above their initial level on any annual observation date.

At the final observation date, if all underlyings are at or above 55% of their initial level, capital will be returned in full. If any underlying is below 55% of its original level, capital return will be reduced on a 1-for-1 basis on the worst performing underlying. For example, if the worst performing underlying has fallen to 40% of its original level 40% of the capital will be paid.

BENEFITS

- Opportunity for regular income payments, even when markets show significant falls
- No market growth is needed for the autocall feature
- Early maturity provides an opportunity to re-assess wealth strategy
- Daily pricing and trading available

RISKS

- The return is limited to the pre-defined investment terms
- The income payment is conditional upon the underlying performance
- Secondary prices are likely to be less than the price paid
- There is a risk to capital should one of the underlyings breach the barrier or if the issuer defaults on its obligations

Credit Suisse: Credit Suisse Group AG is an international financial services group. The group provides investment banking, private banking, and asset management services to customers around the world.

Source: Bloomberg 22.03.2016

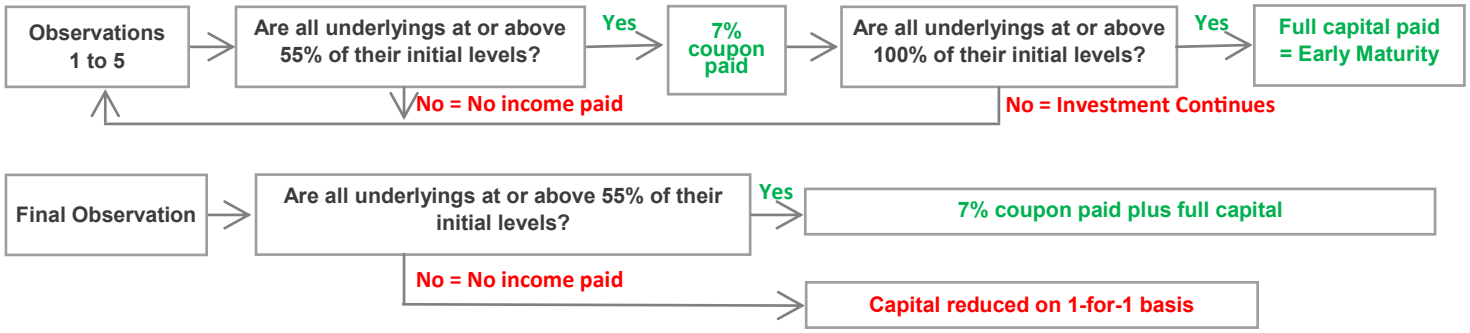
PRODUCT FACTS & FEATURES

Issuer and Counterparty: Source: Bloomberg 22.03.2016	Credit Suisse AG (Credit Ratings: Moody's: A2, Fitch: A, S&P: A)
Maximum Term:	6 years
Investment Structure:	Annual Income Autocall
Autocall opportunities:	Annually
Autocall Trigger:	100% of initial levels
Conditional Coupon Rate:	7% p.a. (Gross)
Coupon Trigger:	55% of initial levels
Capital Risk:	Not capital protected
Capital Protection Barrier:	55% Final level (European style)
Underlying Basket:	Australia: S&P ASX 200 Index (AS51), Sweden: OMX Index (OMX), Canada: S&P TSX 60 Index (SPTSX60), Switzerland: Swiss Market Index (SMI)
Subscription Period:	29 Mar 2016 – 28 Apr 2016 (4.30pm UK time)
Issue Price:	100%
Fees:	Up to 7.00% per Security upfront, payable by the Dealer to the distributor of the Securities.

KEY INFORMATION

Strike Date:	29 April 2016
First Observation:	02 May 2017
Final Observation:	29 April 2022
Maturity Date:	09 May 2022
Currency:	GBP
ISIN:	XS1355019305

HOW THE INVESTMENT WORKS



IDAD Limited is Authorised and Regulated by the Financial Conduct Authority FCA FRN 740499. For Professional Clients and Eligible Counterparties as defined by the FCA only. This material should be read and understood along with the Issuer's Term Sheet, which is available on request. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations.

Credit Suisse
Diversified Markets Income Autocall - April 2016
Factsheet

SUITABILITY

May be suitable for investors who:

- are seeking the opportunity for higher returns than current cash rates
- understand the impact of global economic issues
- understand and accept there is a risk to capital
- understand the criteria which will determine the income payment
- are looking to invest for the medium or long term, being happy to remain invested until maturity
- may be slightly bearish on equity markets but require an opportunity to receive the income should a bear market occur
- wish to use this investment as part of a well-diversified portfolio
- understand that the returns are pre-defined and that they will forgo growth in the underlyings which exceed that fixed level
- understand the risk to capital in the event of counterparty default
- should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested

RATIONALE

2016 has continued as 2015 ended. With uncertainty still surrounding oil pricing and confidence in global market stability continuing to be a cause for concern. Markets have calmed down in recent weeks but investors are still looking for steady income with a good level of protection.

The opportunity for an income stream is of key importance to investors as part of their wealth planning. The probability of an income payment being triggered is increased with this investment as any underlying needs to show a fall of 45% from the initial level on any observation date before the income stream is disrupted. The 4 indices chosen for this investment tend to be of a low volatile nature which helps to enhance the opportunity for delivery of the income offered.

Using the autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to “lock in” gains, as well as the chance to take advantage of future market trends.

To manage the capital risk the final level barrier set at 55% offers re-assurance to the more cautious investor.

THE UNDERLYINGS

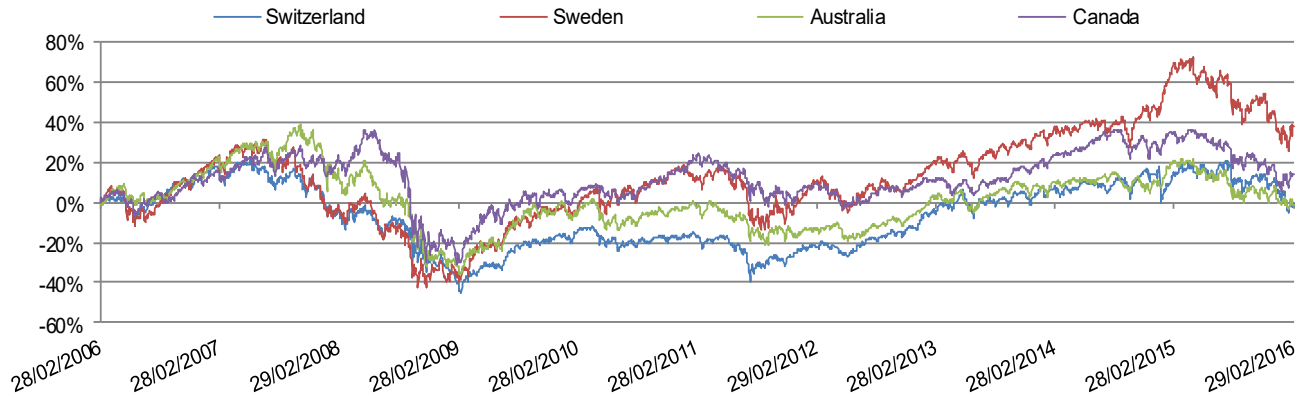
The **S&P/ASX 200** measures the performance of the 200 largest index-eligible stocks listed on the ASX by float-adjusted market capitalization. Representative liquid and tradable, it is widely considered Australia's preeminent benchmark index.

The **Swiss Market Index** is an index of the largest and most liquid stocks traded on the Geneva, Zurich, and Basle Stock Exchanges. The index has a base level of 1500 as of June 1988.

The **OMX Stockholm 30 Index** consists of the 30 most actively traded stocks on the Stockholm Stock Exchange and is a market weighted price index. The composition of the OMXS30 index is revised twice a year. The index was developed with a base level of 125 as of September 30, 1986. Effective on April 27, 1998 there was a 4-1 split of the index value.

The **S&P/Toronto Stock Exchange 60** is a capitalization-weighted index. It consists of 60 of the largest and most liquid (heavily traded) stocks listed on the Toronto Stock Exchange (TSX). They are usually domestic or multinational industry leaders.

The Underlyings - Movement in the Indices over a 10 year period



Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks

Source: Bloomberg 22.03.2016, Data period: 28.02.2006 to 29.02.2016

For Further Information please contact IDAD at:

email: enquiries@idad.biz **telephone:** +44(0)1730 263943 **or visit our website** www.idad.biz

IDAD Limited is Authorised and Regulated by the Financial Conduct Authority FCA FRN 740499. For Professional Clients and Eligible Counterparties as defined by the FCA only. This material should be read and understood along with the Issuer’s Term Sheet, which is available on request. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations.