Credit Suisse
Diversified Markets Income Autocall - February 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 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 "autocall" triggering an early maturity if all the underlyings exceed their initial level on any annual observation date, including the final observation date.

At the final observation date, if all underlyings are at or above 55% of their initial level then full capital is returned. If any underlying is below 55% of its original level, capital return will be reduced on a 1-for-1 basis. 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
- Autocall feature potentially shortens the investment term and is triggered by minimal market growth across all markets
- 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 the issuer default

Credit Suisse is an international financial services group. Founded in 1856 with headquarters in Zurich, Switzerland, Credit Suisse has operations in over 50 countries and employs 45,800 individuals from approximately 150 different nations. They provide investment banking, private banking, and asset management services to customers located around the world.

Source: Credit Suisse 08.01.2016

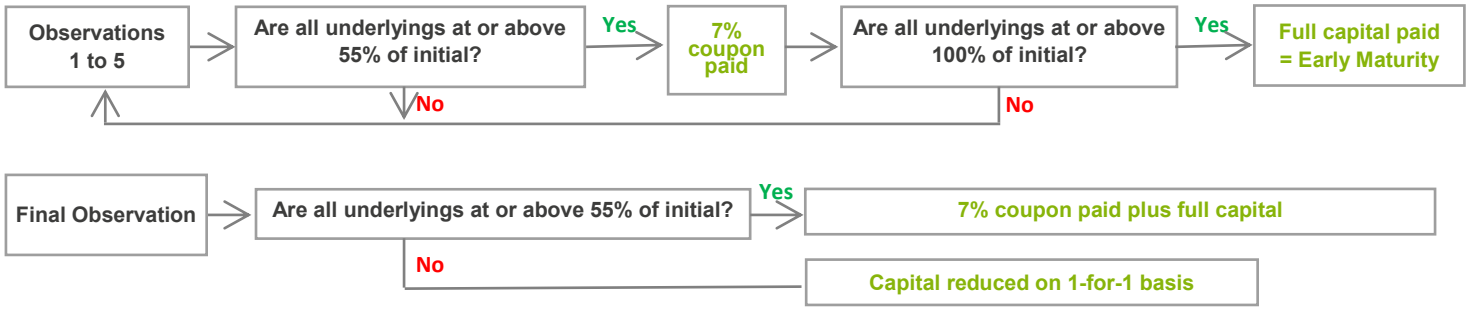
PRODUCT FACTS & FEATURES

Issuer and Counterparty:	Credit Suisse AG (Credit Ratings: Moody's: A1, 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:	11 Jan 2016 – 11 Feb 2016 (4.30pm GMT)

KEY DATES

Strike Date:	12 February 2016
Final Observation:	14 February 2022
Maturity Date:	21 February 2022
Currency:	GBP
ISIN:	XS1289168061

HOW THE INVESTMENT WORKS



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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
- are bullish on equity markets
- 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 exceeds 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 is likely to mean they get back less than they invested

RATIONALE

2015 was a year where many of the world markets were hindered by the continuing turmoil in the oil markets resulting in some dramatic falls, not only the oil producing companies but the related support industries. Of course there were positive impacts in terms of wider industrial production and fuel costs, which offset some of the losses. The Chinese economy was also a matter of concern with the impact of that perhaps not yet fully realised. In volatile markets opportunities to make the most of such falls can be found. However, It is equally important to select those markets where medium / long term growth can be expected. The indices selected for this investment give exposure to some of the most developed economies which can be expected to weather storms and produce a degree of growth in 2016.

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 an underlying needs to show a fall of 45% from the initial level on any observation date before the income stream is disrupted. These 4 markets have been selected for their less volatile nature which helps to support the anticipated delivery of that income. Using the classic 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 a final level barrier set at 55% offers re-assurance to the more cautious investor.

THE UNDERLYINGS

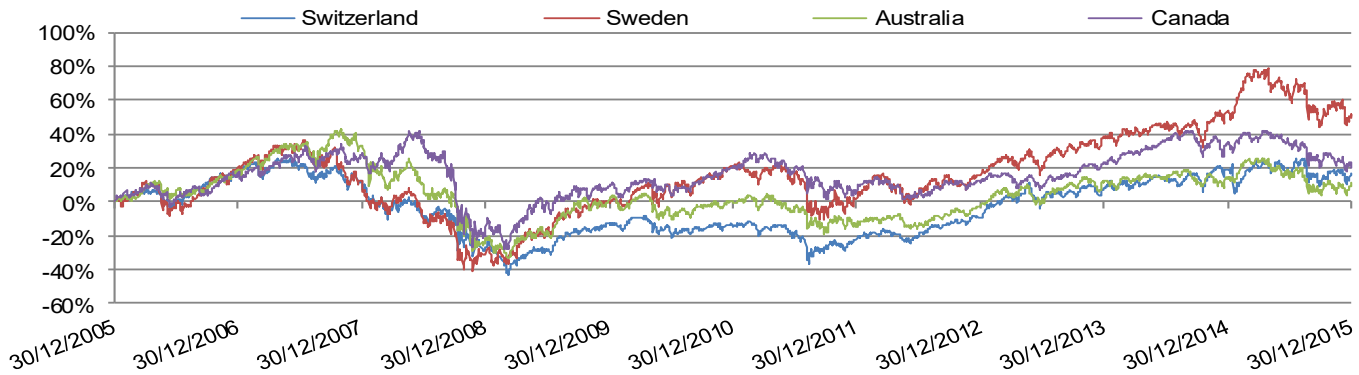
The **S&P/ASX 200** measures the performance of the 200 largest index-eligible stocks listed on the ASX by float-adjusted market capitalization. Representative liquid and tradable, it is widely considered Australia's preeminent benchmark index.

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 11.01.2016, Data period: 03.01.2005 to 31.12.2015

For Further Information please contact IDAD at:

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