

Summary of Final Terms

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STRICTLY PRIVATE AND CONFIDENTIAL

22 February 2019



6Y GBP Issuer Callable Growth Participation Note on UKX (175% PP)

This Term Sheet is a summary of final terms and conditions of the terms and conditions of this transaction subject to contract. It does not constitute an agreement, offer, solicitation of an offer or a commitment to underwrite, arrange, lend or to enter into any transaction. It is not meant to be all-inclusive of the terms and conditions of this transaction.

PLEASE READ THE IMPORTANT NOTICE AT END OF THIS DOCUMENT.

Form of Offer:	Private Placement
Form of Securities:	Notes in registered form (the "Securities")
Issuer:	Credit Suisse AG, acting through its London Branch Moody's A1 / Standard & Poor's A / Fitch Ratings A / as of 22 Feb 2019
Aggregate Nominal Amount:	Up to GBP 10,000,000
ISIN No:	XS1925369107
Common Code:	192536910
Trade Date:	22 Feb 2019
Issue Date:	10 Business Days immediately following the Initial Setting Date (expected to be 08 Mar 2019)
Settlement Date with Buyer:	Issue Date, Delivery against payment
Issue Price:	100% of Aggregate Nominal Amount (and in respect of each Security, 100% of Denomination)
Denomination:	GBP 1,000.00
Underlying Asset:	FTSE 100 Index
Valuation Date(s):	Initial Setting Date: 22 Feb 2019 Final Valuation Date: 22 Feb 2025 Non-Scheduled Trading Days and Disrupted Days to roll forward (expected to be 24 Feb 2025).

Final Redemption Date: 5 Business Days immediately following the Final Valuation Date (expected to be 03 Mar 2025).

Asset Initial [TBD] index points. The official closing level of the Underlying Asset on the Initial Setting Date.

Asset Final The official closing level of the Underlying Asset on the Final Valuation Date.

Final Redemption Amount: Subject to the early redemption of the Securities, the “Final Redemption Amount” per Note shall be an amount payable on the Final Redemption Date in accordance with the following formula:

$$\text{Denomination} \times \left(100\% + 175\% \times \text{Max} \left[0.00\% ; \frac{\text{Asset Final}}{\text{Asset Initial}} - 100\% \right] \right)$$

Determination Dates: Quarterly, as specified in the table below, or if any such date isn't a Business Day, the first Business Day thereafter:

j	Determination Date [j]
1	22 May 2019 (Non-Callable)
2	22 Aug 2019 (Non-Callable)
3	22 Nov 2019 (Non-Callable)
4	22 Feb 2020
5	22 May 2020
6	22 Aug 2020
7	22 Nov 2020
8	22 Feb 2021
9	22 May 2021
10	22 Aug 2021
11	22 Nov 2021
12	22 Feb 2022
13	22 May 2022
14	22 Aug 2022
15	22 Nov 2022
16	22 Feb 2023
17	22 May 2023
18	22 Aug 2023
19	22 Nov 2023
20	22 Feb 2024
21	22 May 2024
22	22 Aug 2024
23	22 Nov 2024

Issuer Call Option: The Issuer has the right to exercise a call option on each Determination Date [j], from, and including, the Determination Date scheduled to fall on 22 Feb 2020 to, and including 22 November 2024 provided that the Issuer has provided a notice on or prior to the Determination Date [j] (j=4 to 23).

If exercised, each Security shall redeem on a date that is 5 Business Days immediately following the relevant Determination Date at an amount that is equal to:

$$\text{Denomination} \times (100\% + [\text{Bonus} \times j])$$

Where Bonus is:

2.00%

Settlement Currency: GBP

Business Days: Currency Business Days

Business Day Convention: Following

Calculation Agent: Credit Suisse International

Dealer: Credit Suisse International

Fees and/or Commission: The Securities will be sold by the Dealer to the distributor at a discount of up to 2% of the Issue Price. Such discount represents the fee or commission retained by the distributor out of the purchase price paid by investors.

By purchasing the Securities as principal the distributor is deemed to acknowledge and agree that, it shall not solicit or accept any commission, remuneration or benefit of any kind, including discount from the issue price (collectively, the "Remuneration"), other than any adviser charge permitted by the Financial Conduct Authority's Rules, in connection with the purchase of Securities to the extent that (i) such Remuneration is in respect of a personal recommendation or any related services (as such terms are defined in the Financial Conduct Authority's Rules) (ii) provided to a retail client ("Client") located in the United Kingdom in connection with the Distribution to such Client; and (iii) the distributor or any successor(s) thereof is regulated by the Financial Conduct Authority.

Clearing: Euroclear Bank S.A. / N.V. and Clearstream Banking S.A.

Governing Law: English

Listing: No application will be made to list the Securities on any stock exchange.

Disruption Events and Adjustments:

The Securities are subject to adjustment provisions, including but not limited to: (i) non-Scheduled Trading Days; and (ii) Disrupted Days. In addition, if the Index or Index Sponsor is replaced or there is an Index Adjustment Event (Index Cancellation, Index Disruption or Index Modification) or an Additional Disruption Event (which may include Change in Law, Foreign Ownership Event, FX Disruption, Hedging Disruption, Increased Cost of Hedging, as specified to be applicable in the Documentation) or a correction of the published level of the Index or, if applicable, a Jurisdictional Event, the Issuer may: (i) determine the Index Level or make appropriate adjustments to the terms of the Securities; or, in respect of an Index Adjustment Event or Additional Disruption Event, if the Issuer determines that it is unable to make such adjustments, (ii) redeem the Securities by giving notice as soon as practicable to Securityholders in accordance with the General Conditions. Terms used in this paragraph and details of the adjustments described in this paragraph are as set out in the Documentation.

Distribution

Any distribution or marketing of this product shall be pursuant to, and subject to the terms of, a distribution agreement in force between the Issuer and the relevant distributor and applicable to the sale and distribution or marketing of the Securities.

Secondary Market:

The Issuer and/or Dealer intends to, but shall not be required to, make a market for the Securities. Any bid or offer price for the Securities shall be determined by the Issuer and/or Dealer (as the case may be) in its sole and absolute discretion. There can be no assurance as to the development or liquidity of any trading market for the Securities. Any secondary market price quoted by the Issuer and/or Dealer may be affected by several factors including, without limitation, prevailing market conditions, credit spreads, unwind costs and the time to maturity.

Documentation:

The Securities will be documented in the form of Pricing Supplement under the Issuer's Structured Products Programme for the issuance of Notes, Certificates and Warrants (the "Structured Products Programme"). The Pricing Supplement should be read together with the Issuer's Put and Call Securities Base Prospectus dated 13 August 2018 for the complete terms and conditions of the Securities. Copies of the Documentation should be requested from the Issuer.

Target Market:

Distribution Strategy:

- This product is intended to be sold to Retail investors;
- This product can be sold by Self-directed/non-advised, advised or discretionary.

This product is intended to be offered to retail investors who fulfil the criteria below:

- have the ability to make an informed investment decision through sufficient knowledge and understanding of the product and its specific risks and rewards, with experience of investing in and/or holding a number of similar products providing a similar market exposure, either independently or through professional advice;
- are willing and able to bear total loss of their investment/capital;
- are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk [TBC];
- seek capital growth, subject to issuer's ability to pay, expect the movement in the underlying to perform in a way that generates a favourable return and have an investment horizon of the recommended holding period and have an investment horizon of the recommended holding period and understand that the product may terminate early;
- this product should not be sold by Execution Only;
- this product should not be sold to investors who will not have the ability to make an informed investment decision through sufficient knowledge and understanding of the product and its specific risks and rewards, with experience of investing in and/or holding a number of similar products providing a similar market exposure;
- this product should not be sold to an investor who is not willing and able to bear total loss of their investment/capital. The product is not intended to be offered to retail clients who do

not fulfil these criteria.

Selling Restrictions:

General

Any Securities purchased by any person may not be offered or sold or any offering materials relating thereto distributed in any country or jurisdiction, unless the offeror has complied and will comply with all applicable laws and regulations in such country or jurisdiction.

USA, US persons

The Securities have not been and will not be registered under the U.S. Securities Act of 1933 and may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons.

European Economic Area

In relation to each Member State of the European Economic Area which has implemented the Prospectus Directive (each, a Relevant Member State), each purchaser of the Securities acknowledges that with effect from and including the date on which the Prospectus Directive is implemented in that Relevant Member State (the Relevant Implementation Date) no offer of the Securities may be made to the public in that Relevant Member State other than:

- a) if the final terms in relation to the Securities specify that an offer of those Securities may be made other than pursuant to Article 3(2) of the Prospectus Directive in that Relevant Member State (a Non-exempt Offer), following the date of publication of a prospectus in relation to such Securities which has been approved by the competent authority in that Relevant Member State or, where appropriate, approved in another Relevant Member State and notified to the competent authority in that Relevant Member State, provided that any such prospectus has subsequently been completed by the final terms contemplating such Non-exempt Offer, in accordance with the Prospectus Directive, in the period beginning and ending on the dates specified in the drawdown prospectus or final terms, as applicable and the Issuer has consented in writing to its use for the purpose of that Non-exempt Offer;
- b) to any legal entity which is a qualified investor as defined in the Prospectus Directive;
- c) to fewer than 150 natural or legal persons (other than qualified investors as defined in the Prospectus Directive), subject to obtaining the prior consent of the relevant Dealer or Dealers nominated by the Issuer for any such offer; or
- d) in any other circumstances falling within Article 3(2) of the Prospectus Directive, provided that no such offer of Securities referred to in (b) to (d) above shall require the Issuer to publish a prospectus pursuant to Article 3 of the Prospectus Directive or supplement a prospectus pursuant to Article 16 of the Prospectus Directive.

For the purposes of the provision above, the expression "an offer of Securities to the public" in relation to any Securities in any Relevant Member State means the communication in any form and by any means of sufficient information on the terms of the offer and the Securities to be offered so as to enable an investor to decide to purchase or subscribe the Securities, as the same may be varied in that Member State by any measure implementing the Prospectus Directive in that Member State, the expression Prospectus Directive means Directive 2003/71/EC, as amended from time to time, including by Directive 2010/73/EU, and includes any relevant implementing measure in the Relevant Member State.

United Kingdom

The distributor has represented, warranted and agreed that:

- a) it has only communicated or caused to be communicated and will only communicate or cause to be communicated an invitation or inducement to engage in investment activity (within the meaning of section 21 of Financial Services and Markets Act 2000 ("FSMA")) received by it in connection with the issue or sale of the Securities in circumstances in which section 21(1) of FSMA would not, if the Issuer was not an authorised person, apply to the Issuer;
- b) it has complied and will comply with all applicable provisions of FSMA and the Financial

Conduct Authority Handbook (the "FCA Handbook") with respect to anything done by it in relation to any Securities in, from or otherwise involving the United Kingdom; and

- c) (i) if it is distributing Securities that are "retail investment products" (as such term is defined in the FCA Handbook) into the United Kingdom and it is entitled to receive any commission or fee from the Issuer, it will not transfer any part of that commission or fee to any third party who may advise retail investors to purchase a Security that is a retail investment product; or
- (ii) if it is authorised and regulated by the Financial Conduct Authority to provide investment advice to retail investors in the United Kingdom and it is providing advice to retail investors in respect of a Security that is a retail investment product, it undertakes not to request any commission or fee from the Issuer and to otherwise reject any such payment offered to it other than in circumstances where the Issuer has agreed to facilitate the payment of an adviser fee and has the express consent of the retail investor(s) to do so.

Index Disclaimer FTSE 100 Index

The Securities are not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") or the London Stock Exchange Group companies ("LSEG") (together the "Licensor Parties") and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the FTSE 100 Index (the "Index") (upon which the Securities are based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the Securities. None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to the Issuer or to its clients. The Index is calculated by FTSE or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein.

All rights in the Index vest in FTSE. "FTSE®" is a trade mark of LSEG and is used by FTSE under licence

KEY RISKS

These risk factors highlight only some of the risks of investing in the product. You must also read the risk factors in the Documentation. This product is a structured financial instrument involving derivatives, and its returns may differ from those of the underlying(s) it references.

Potential investors must have the knowledge and experience necessary to enable them to evaluate the risks and merits of an investment in the product and who have sufficient resources to be able to bear any losses that may result therefrom. **Prospective investors should ensure that they i) understand the nature and extent of the risks posed by the product, ii) consider its suitability according to their own circumstances, investment objectives, tax position and financial condition seeking if necessary, their own legal, tax, accounting, financial and other professional advice.**

Issuer risk: The product bears the credit risk of the Issuer. A decline in the creditworthiness of the Issuer will reduce the market value of the product. The product is a direct, unconditional, unsecured and unsubordinated obligation of the Issuer and is not covered by any compensation or insurance scheme (such as a bank deposit protection scheme). If the Issuer were to become insolvent, claims of investors in the product would rank equally in right of payment with all other unsecured and unsubordinated obligations of the Issuer, except such obligations that are given priority by law. In such a case, investors in the product may suffer a loss of all or a portion of their investment therein, irrespective of any favorable development of the other value determining factors, such as the performance of the Underlying Asset(s). In addition, the profitability of the Issuer will be affected by, among other things, changes in global economic conditions, inflation, interest/exchange rates, capital risk, liquidity risk, market risk, credit risk, risks from estimates and valuations, risks relating to off-balance sheet entities, cross-border and foreign exchange risks, operational risks, legal and regulatory risks and competition risks, each of which could adversely affect the Issuer's operations and/or financial condition.

Conflicts of interest: The Issuer is subject to a number of conflicts of interest, including: (a) in making certain calculations and determinations, there may be a difference of interest between the investors and the Issuer, (b) in the ordinary course of its business the Issuer (or an affiliate) may effect transactions for its own account and may enter into hedging transactions with respect to the product or the related derivatives, which may affect the market price, liquidity or value of the product, and (c) the Issuer (or an affiliate) may have confidential information in relation to the Underlying Asset(s) or any derivative instruments referencing them which may be material to an investor, but which the Issuer is under no obligation (and may be subject to legal prohibition) to disclose. The Issuer or any of its affiliates or subsidiaries may introduce competing products into the marketplace which could adversely affect the value of the product.

Issue Price may be more than the market value of the product: The Issue Price of the product may be more than the market value of the product as at the Issue Date, and more than the price, if any, at which the dealer or any other person is willing to repurchase the product in the secondary market. In particular, the Issue Price in respect of the product may take into account any commission relating to the issue and sale of the product and amounts relating to the hedging of the Issuer's obligations under the product.

Unpredictable market value of the product: The market value of, and expected return on, the product may be influenced by a number of factors, some or all of which may be unpredictable (and which may offset or magnify each other), such as, among other factors, (i) supply and demand for the product, (ii) the value and volatility of the Underlying Assets, (iii) economic, financial, political and regulatory or judicial events that affect either the Issuer or its affiliates, the Underlying Asset(s) or financial markets generally, (iv) interest and yield rates in the market generally, (v) the time remaining until maturity, (vi) the difference between the level of the relevant Underlying Asset(s) and the relevant threshold, (vii) Issuer's creditworthiness.

Loss of investment: Investors may lose all or part of their investment if (a) the product payoff does not provide for full repayment of at least the purchase price at maturity or early redemption, (b) the Issuer fails and is unable to make payment(s) owed under the product, or (c) any adjustments if made to the terms and conditions of the product following certain events result in the amount payable or shares delivered being reduced.

Early redemption and Risk of reinvestment: In certain circumstances the product may be redeemed prior to its scheduled maturity as a consequence of an event for example, if the Issuer determines that its obligations under the product have become unlawful or illegal, upon certain events having occurred in relation to any Underlying Asset(s) or following an event of default or following certain events affecting the Issuer's hedging arrangements. In such circumstances, the early redemption proceeds may be less than its original purchase price and could be zero. Following early redemption, the holders of such products may not be able to reinvest the redemption proceeds in an equally attractive product as the product being redeemed. Investors in the product should consider such reinvestment risk in light of other investments available at the time of initial investment.

Tax: Tax risks include, without limitation, a change in any applicable law, treaty, rule or regulation or its interpretation. The level and basis of taxation on the product and on the investor and any reliefs from such taxation depend on the investor's individual circumstances and could change at any time. **Potential investors should consult their own tax advisers to determine the specific tax consequences of the purchase, ownership, transfer and redemption, exercise or expiry or enforcement of the product.**

Secondary market: The relevant Issuer may, but is not obliged to, purchase the product at any time at any price. A secondary market for the product may not develop and, if it does, it may not provide the investors with liquidity and may not continue for the life of the product. Any illiquidity may have an adverse effect on the market value of the product. Any secondary market price quoted by the relevant Issuer may be affected by several factors including, without limitation, prevailing market conditions, credit spreads and the remaining time to maturity of the product. There will be a price difference between bid and offer prices (spread). Because other dealers are not likely to make a secondary market for the product, the price at which the investor may be able to trade the product is likely to depend on the price, if any, at which the Issuer or an affiliate of the Issuer is willing to buy the product. The price in the market for a product may be less than its issue price or its offer price and may reflect a commission or a dealer discount, which would further reduce the proceeds the investor would receive for the product.

Exposure to the performance of the Underlying Asset(s): Where the product references any Underlying Asset(s), investors are exposed to the performance of such Underlying Asset(s). The price, performance or investment return of the Underlying Asset(s) may be subject to sudden and large unpredictable changes over time and this degree of change is known as "volatility". The volatility of an Underlying Asset may be affected by national and international financial, political, military or economic events, including governmental actions, or by the activities of participants in the relevant markets. Any of these events or activities could adversely affect the value of and return on the product.

A potential investor in the product should be familiar with the behavior of the Underlying Asset(s) and thoroughly understand how the performance of the Underlying Asset(s) may affect payments or the market value of the product. The past performance of the Underlying Asset(s) is not indicative of future performance. Investors have no rights of ownership in an Underlying Asset by virtue of holding the product. Adjustment or alternative provisions for valuation of an Underlying Asset applied by the Issuer as a consequence of a disruption event may have an adverse effect on the value of the product, or the product may be redeemed early, exposing the investor to reinvestment risk following such early redemption. Please refer to relevant section(s) of the Base Prospectus for detailed information on risks specific to the type of Underlying Asset(s).

Limited Participation in the performance of the Underlying Asset(s): If any amount payable is capped at a particular level, an investor's ability to participate in any change in the value of the Underlying Asset(s) will be limited notwithstanding any positive performance of the Underlying Asset(s) above such level. Additionally, if the amount payable is such that the performance of the Underlying Asset(s) is multiplied by a factor less than 100 percent, then the return on the product will be disproportionately lower than any positive performance of the Underlying Asset(s), and may be significantly less than if the investor had purchased the Underlying Asset(s) directly.

Issuer Call Option: The Issuer Call Option gives the Issuer the right to terminate the product early and repay the investor the nominal amount plus any coupon, if applicable, prior to the scheduled maturity. Investors should understand that at each applicable observation date, the Issuer will make a determination whether to terminate or continue the product and is most likely to exercise this option when the amount payable upon termination is less than the expected amount that the investor would have received if the product was held until maturity. Hence, the payout upon the exercise of an Issuer Call Option may act as a cap to the amount an investor can expect to receive in relation to the product.

Interest rate risk: Where the product bears interest at a fixed rate, subsequent changes in the market interest rates may adversely affect the value of the product. Where interest on the product is subject to floating rates of interest that will change subject to the changes in market conditions, such changes could adversely affect the interest amount(s) received on the product.

Currency risk / Exchange rate risks: Investors may be exposed to currency risks because (i) one or more Underlying Asset(s) may be denominated in currencies other than the settlement currency, and/or (ii) the settlement currency may differ from the currency of the country in which the investor is resident. The value of the product may therefore increase or decrease as a result of fluctuations in those currencies.

Emerging markets risks: If an Underlying Asset is located in or exposed to one or more emerging market countries, there may be additional event, political, economic, credit, currency, market, regulatory/legal, settlement and clearing risks that may have a material adverse effect on the market value of the product. Investors should note that the risk of occurrence and the severity of the consequences of such risks may be greater than they would otherwise be in relation to more developed countries. Please refer to the relevant section of the Base Prospectus for further details.

IMPORTANT NOTICE – PLEASE READ

This Term Sheet has been issued by **Credit Suisse International** which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (“**Credit Suisse**”).

This Term Sheet is not for distribution to Retail Clients, as defined by the FCA Rules.

By signing this Term Sheet or entering into the transaction described in this Term Sheet you acknowledge that you have read and understood the following terms:

(1) CREDIT SUISSE IS ACTING SOLELY AS AN ARM’S LENGTH CONTRACTUAL COUNTERPARTY AND NOT AS A FINANCIAL ADVISER (OR IN ANY OTHER ADVISORY CAPACITY INCLUDING TAX, LEGAL, ACCOUNTING OR OTHERWISE) OR IN A FIDUCIARY CAPACITY. ANY INFORMATION PROVIDED DOES NOT CONSTITUTE ADVICE OR A RECOMMENDATION TO ENTER INTO OR CONCLUDE ANY TRANSACTION (WHETHER ON THESE INDICATIVE TERMS OR OTHERWISE).

(2) BEFORE ENTERING INTO ANY TRANSACTION (INCLUDING, WITHOUT LIMITATION, THE PROPOSED TRANSACTIONS SET OUT IN THIS TERM SHEET) WITH CS OR AN AFFILIATE OF CS, YOU SHOULD ENSURE THAT YOU FULLY UNDERSTAND THE POTENTIAL RISKS AND REWARDS AND INDEPENDENTLY DETERMINE THAT IT IS APPROPRIATE FOR YOU GIVEN YOUR OBJECTIVES, EXPERIENCE, FINANCIAL AND OPERATIONAL RESOURCES, AND OTHER RELEVANT CIRCUMSTANCES. YOU SHOULD CONSULT WITH SUCH ADVISERS (INCLUDING, WITHOUT LIMITATION, TAX ADVISERS, LEGAL ADVISERS AND ACCOUNTANTS) AS YOU DEEM NECESSARY IN MAKING THESE DETERMINATIONS.

(3) CS or its affiliates (i) may provide debt financing, equity capital or other services to other persons with whom you or your affiliates may have conflicting interests in respect of the transactions referred to in this Term Sheet or other transactions; (ii) may act in more than one capacity in relation to the proposed transactions referred to in this Term Sheet and may have conflicting interests in respect of such different capacities; and (iii) has no obligation to use any information obtained from another source for the purposes of the proposed transactions set out in this Term Sheet or to furnish such information to you or your affiliates.

(4) Any indicative price quotations, disclosure materials or analyses provided to you in connection with the proposed transactions set out in this Term Sheet have been prepared on assumptions and parameters that reflect good faith determinations by CS or that have been expressly specified by you and do not constitute advice by CS. The assumptions and parameters used are not the only ones that might reasonably have been selected and, therefore, no guarantee, representation or warranty is given as to the accuracy, completeness, or reasonableness of any such quotations, disclosure or analyses. Past performance should not be taken as an indication or guarantee of future performance, and no representation or warranty, express or implied, is made regarding future performance. We assume no responsibility for independent verification of such information and have relied on such information being complete and accurate in all material respects. The price and value of investments mentioned and any income that might accrue may fluctuate and may fall or rise. If an investment is denominated in a currency other than your base currency, changes in the rate of exchange may have an adverse effect on value, price or income.

(5) No representation or warranty is made or given by CS or any of its affiliates that any indicative performance or return indicated in connection with the proposed transactions set out in this Term Sheet will be achieved in the future.

(6) To the extent that this Term Sheet sets out the terms of structured securities or other forms of structured derivatives or other products, such instruments are complex instruments, typically involving a high degree of risk and are intended for sophisticated investors who are capable of understanding and assuming the risks involved. The market value of any structured security or structured derivative or other product may be affected by changes in economic, financial and political factors (including, but not limited to, spot and forward interest and exchange rates), time to maturity, market conditions and volatility and the credit quality of any issuer or reference issuer. Any investor interested in this transaction should conduct its own investigation and analysis of this transaction and consult with its own professional advisers as to the risks involved.

(7) These terms are provided solely for informational purposes, are intended for your use only and do not constitute an offer or commitment, a solicitation of an offer or commitment, or any advice or personal recommendation to enter into or conclude any transaction (whether on the terms or otherwise) by CS or its affiliates.

For the purpose of this Term Sheet, “affiliates” means in relation to a person, a subsidiary or holding company of that person and a subsidiary of any such holding company.