

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

<b>Product name:</b>	1-month FINER Revexus in EUR on EUR/USD
<b>Product Manufacturer:</b>	<b>Credit Suisse AG, Zurich</b> , our website: <a href="http://www.credit-suisse.com/fx">www.credit-suisse.com/fx</a> , Call +41 (0)44 335 00 22 for more information.
<b>Counterparty:</b>	Credit Suisse AG, Zurich
<b>Competent regulatory authority:</b>	The relevant authority

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**You are about to initiate a transaction that is not simple and may be difficult to understand.**

## What is this Product?

**Type:** The Product is a structured money market investment.

**Objectives:** The Product is a financial instrument providing you with exposure to the exchange rate of EUR/USD (the **Underlying**). Under the Product, you receive a fixed Coupon Amount, which is not dependent on the performance of the Underlying. This Coupon Amount is payable as part of the Redemption Amount as described below. The Investment Amount will be debited to your account with the Counterparty on the Start Date.

On the Redemption Date you will receive the Redemption Amount which is equal to the sum of the Investment Amount and the Coupon Amount. This will be paid either in EUR (the **Investment Currency**) or in USD (the **Alternative Currency**), depending on the performance of the Underlying, as described below:

- If the level of the Underlying is **below** the **Conversion Rate** at Expiry, the Redemption Amount will be paid in EUR.
- Otherwise, the Redemption Amount will be paid in USD, after conversion of the Redemption Amount into the Alternative Currency at the Conversion Rate. In such case, depending on prevailing exchange rates on the Reference Date, this may represent a currency exchange loss for you.

### Product data

<b>Investment Currency</b>	Euro (EUR)	<b>Alternative Currency</b>	US Dollar (USD)
<b>Investment Amount</b>	EUR 100'000	<b>Coupon Amount</b>	6.00% p.a.
<b>Start Date</b>	19.06.2020	<b>Conversion Rate</b>	1.1315 USD per EUR 1
<b>Trade Date</b>	17.06.2020	<b>Reference Date and Time (Expiry)</b>	16.07.2020, 10am New York
<b>Redemption Date</b>	20.07.2020		

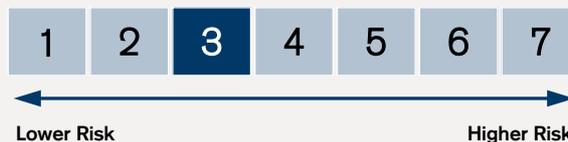
**Intended retail investor:** This Product is intended for retail investors, with sufficient knowledge experience in forwards, swaps and contract-based derivatives and similar products, an average ability to bear investment loss and an investment horizon below one year.

**Term:** The term of the Product is until July 20, 2020. The Product is a bilateral contract that cannot normally be terminated unilaterally by either you or the Counterparty. However, if certain exceptional events occur (i) the Counterparty may make adjustments to the Product, (ii) the Counterparty or you may terminate the Product early or (iii) the Product will terminate automatically. These events principally relate to the two involved parties, to the Product and the FX Rate. The amount which you will receive and/or have to pay on any early termination is likely to be different from the Redemption Amount you would have received if the Product had not terminated early.

**The figures presented in this KID are calculated on the basis of the Recommended Holding Period, which is shorter than a year in this case. Thus, any comparison with other figures presented in any other source of information on the basis of a different RHP cannot be done directly.**

## What are the risks and what could I get in return?

### Summary Risk Indicator



**The risk indicator assumes you keep the Product for the recommended holding period. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to end your Product easily or you may have to end your product at a price that significantly impacts on the performance of your product.**

The summary risk indicator is a guide to the level of risk of this Product compared to other products. It shows how likely it is that the Product will lose money because of movements in the markets or because we are not able to pay you. We have classified this Product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are very unlikely to impact our capacity to pay you. The Product may require you to make a payment to the Counterparty which would represent a currency exchange loss for you. Any loss will be determined by reference to the movement in the FX Rate. This loss is not limited. **Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Under the terms of any credit support documentation for the Product you may also be required to provide additional cash or assets to the Counterparty during the life of the Product as credit support for your payment obligations. This Product does not include any protection from future market performance so you could incur significant losses. If we are not able to pay you what is owed, you could incur significant losses.

### Performance Scenarios

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower in products where performance can be worse than shown in the performance scenarios.

#### Notional Amount EUR 10'000

Scenarios		1 month 1 day (recommended holding period)
Stress scenario	<b>What you might get back or pay after costs</b>	<b>EUR 9'138.58</b>
	Average return/loss over nominal amount	-8.61%
Unfavourable scenario	<b>What you might get back or pay after costs</b>	<b>EUR 9'811.33</b>
	Average return/loss over nominal amount	-1.89%
Moderate scenario	<b>What you might get back or pay after costs</b>	<b>EUR 10'051.67</b>
	Average return/loss over nominal amount	0.52%
Favourable scenario	<b>What you might get back or pay after costs</b>	<b>EUR 10'051.67</b>
	Average return/loss over nominal amount	0.52%

This table shows the money you could get back or pay over the next 1 month 1 day, under different scenarios, assuming a nominal value of (i.e. based on a product notional of) EUR 10'000. The scenarios shown illustrate how the Product could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the Product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. This product cannot be easily ended. This means it is difficult to estimate how much you would get if you end before the end of the recommended holding period. You will either be unable to end early or you will have to pay high costs or make a large loss if you do so. The figures shown include all costs of the Product itself, but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### What happens if Credit Suisse AG, Zurich is unable to pay out?

If Credit Suisse AG, Zurich becomes insolvent or is not able to fulfill his obligations related to the Product, investors may lose the entire value of their investment.

### What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amount shown here is the cumulative costs of the Product itself, for the recommended holding period. It includes potential early exit penalties. The figures assume a nominal value of EUR 10'000. The figures shown are estimates and may change in the future.

#### Costs over time

The Person selling you or advising you about this Product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

#### Notional Amount EUR 10'000

Scenarios	If you end at the end of the recommended holding period
<b>Total costs</b>	EUR 13.39
<b>Impact on return (RIY)</b>	0.13%

#### Composition of costs

The table below shows:

- the impact of the different types of costs on the performance of the product at the end of the recommended holding period;
- the meaning of the different cost categories.

#### This table shows the impact on return

<b>One-off costs</b>	<b>Entry costs</b>	<b>0.13%</b>	The impact of the costs you pay when entering your investment. The impact of the costs is already included in the price. This is the most you will pay, and you could pay less. This includes the costs of distribution of this product.
	<b>Exit costs</b>	<b>n/a</b>	The impact of the costs of exiting your investment when it matures.
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	<b>n/a</b>	Portfolio transaction costs do not apply for this product.
	<b>Other ongoing costs</b>	<b>n/a</b>	The impact of the costs that we take each year for managing your investments.
<b>Incidental costs</b>	<b>Performance fees</b>	<b>n/a</b>	Performance fees do not apply for this product.
	<b>Carried interests</b>	<b>n/a</b>	Carried interests do not apply for this product.

### How long should I hold the investment and can I take money out early?

#### Recommended holding period: 1 month 1 day

The Product has a term of 1 month 1 day and is therefore designed for short-term investors. It does not provide you with a termination right other than under certain

extraordinary circumstances. Where an investor wishes to exit the Product before the end of the recommended holding period, it may, under normal market conditions, seek to agree this with the Counterparty, however, the Counterparty will be under no obligation to agree to this request and to the extent the Counterparty does agree to such request, this may be on unfavourable terms for the investor. This is a fixed term Product and as such the recommended holding period reflects the full Term of the Product.

### How can I complain?

Any complaint regarding the person who recommended or sold the Product to you can be submitted directly to that person.

Any complaint regarding the Product (terms), this document or the conduct of the Product Manufacturer can be submitted in writing to Credit Suisse AG FX Sales PO Box CH-8070 Zurich, or via e-mail to [salespbinternat.fxadvisory@creditsuisse.com](mailto:salespbinternat.fxadvisory@creditsuisse.com), or visit our website [www.credit-suisse.com/kid](http://www.credit-suisse.com/kid).

### Other relevant information

This key information document does not contain all information relating to this Product. For the legally binding terms and conditions of the Product, please refer to the underlying master agreement and confirmation as well as Authorization for Structured Money Market Investments and the General Authorization for Fiduciary Investments entered into between you and the Counterparty which are available on request from the Product Manufacturer.