

## Terms and Conditions Investment Fund Savings Plan

### 1. Investment Fund Savings Plan/ Safekeeping Account

The Investment fund savings plan is intended exclusively for the purchase of the investment funds listed and may not be used for payment or spot transactions, stock market transactions or any other services. The acquired units in the selected investment fund are kept at Credit Suisse AG (hereinafter referred to as *the Bank*) in a personal safekeeping account under the Investment funds savings plan.

### 2. Deposits

Regular deposits are made in accordance with the instructions on the front of this form. Additional deposits can be made at any time. The Client undertakes to make at least one deposit per year.

### 3. Investment

The Client's deposits in the plan are invested in units of the designated investment funds, or in fractions thereof. Fractions of units are calculated to three decimal places. Units are purchased using the usual valuation rules for the investment fund in question. The issue price of fund units is calculated on the basis of published, daily net asset values, plus an issuing premium and any taxes and duties. The level of the issuing premium is stated in the sales prospectus and the management regulations for the fund in question.

### 4. Reinvestment

Distributions made by a fund paying an annual distribution under Swiss law can only be reinvested in units of the same fund. Reinvestments are made at the net asset value on the date on which the distribution is made, plus issuing commission and any taxes and duties. A reinvestment is made only if the distribution amount is sufficient to purchase a whole unit. If this is the case, you will receive a letter offering you the choice between reinvestment and payment of the distribution amount into the designated account. If the distribution amount is not sufficient to purchase a whole unit, the amount will be automatically credited to the designated account. Special rules apply to the Investment fund savings plan flexible. A reinvestment is made automatically as soon as the distribution amount is higher than CHF 100 (or the equivalent in a foreign currency); if the amount is lower, the distribution remains in the separate account without interest.

### 5. Settlement and Statements

The Bank provides the Client with a detailed statement of each fund purchase and of annual fund distributions. The Client also receives a safekeeping account statement at the end of December each year.

### 6. Redemption of Fund Units

The Client may dispose of the units held for him/her at any time by instructing the Bank to sell such units.

### 7. Costs

A fee is charged for managing the safekeeping accounts which is based on the applicable tariff. The bank reserves the right to amend this at any time. The client will be informed of any change in advance in writing or by other appropriate means. For the management of the fund, the fund management company receives a commission (management fee) which is based on the fund's net asset value. The amount of commission is based on the sales prospectus and/or fund regulations of the relevant fund and will be debited directly from the fund.

### 8. Liability

Provided it has exercised due care, the Bank accepts no liability for damages, regardless of their cause. No guarantee can be given for the achievement of any particular return on investments. The Bank's task is limited to investing as per instructions in the selected investment funds. The Bank undertakes no review of investment decisions with regard to their appropriateness, risk, etc. at any point prior to or during the term of the investment.

### 9. Amendments to These Terms and Conditions

The Bank may amend these Terms and Conditions and the sales prospectus (particularly the fees and charges contained therein) at any time. The Client will be notified of any such amendments by means of a circular letter or by other suitable means. Unless challenged in writing, amendments apply within one month of notification or upon further use of the Investment fund savings plan within one month.

### 10. General Terms and Conditions

For all other matters, the Bank's General Conditions and Safe Custody Regulations, which form an integral part of this Agreement, apply.