

Credit Suisse Index Dependent Deposit Plans

Deposit Taker: Lloyds TSB Bank PLC

General Terms & Conditions

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FSA Keyfacts Statement

The Financial Services Authority is the independent financial services regulator. It requires the Account Manager to give you this important information to help you to decide whether the Plan is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Defined terms are capitalised and set out in the definitions section of this document.

About Credit Suisse International (the Account Manager)

Founded in 1856, Credit Suisse can call upon a long tradition and many years of experience in the banking business. It provides retail clients in the UK and Switzerland along with companies, institutional clients and high-net-worth private clients worldwide, with advisory services, comprehensive solutions, and innovative products. More information can be found at www.credit-suisse.com.

Credit Suisse International ('CSI') is an unlimited liability company and an indirect wholly owned subsidiary of the Credit Suisse Group AG and is incorporated in England and Wales.

Credit Suisse International is authorised and regulated by the Financial Services Authority (FSA).

About the Plans

A number of fixed term deposit account products or 'Plans' will be established with Lloyds TSB Bank PLC (the 'Deposit Taker'), each with a potential return dependent on the performance of one or more Indices. Please see "General Risk Factors" in this document for further details.

Your capital will be invested by Credit Suisse International in a deposit account with the Deposit Taker which will be in the name of CSI as trustee acting on your behalf. The Plan is designed to pay back your Initial Investment in full at the end of the Investment Term. Your money is protected in the same way as it is with any other bank or building society account you have. The Deposit Taker is therefore obliged to repay your original investment in full following the Plan Maturity Date. Should the Deposit Taker fail or become insolvent, there is no protection or guarantee provided by CSI or any other third party and you could lose some or all of your investment. The Deposit Taker is a participant of the Financial Services Compensation Scheme ('FSCS') which provides limited protection to deposit holders. Details of the scheme are set out in clause 14 of this document.

Except in the event of death, early termination of your Account prior to the scheduled Plan Maturity Date will result in an Early Exit Fee as outlined in clause 6 below.

Both the General Terms & Conditions below and the Plan Specific Terms & Conditions will apply to your Account (together the '**Full Terms & Conditions**') and you should read them both. In the event of any conflict between the General Terms & Conditions and the Plan Specific Terms & Conditions, the latter shall apply.

You should therefore read both fully before applying and retain a copy of each should you decide to invest.

Plans are open for investment to UK residents aged 18 or over either by way of a tax efficient investment option (Cash ISA) and/or a standard taxable option (Direct Deposit).

The products can be applied for through the Distributor as set out in the relevant Plan Specific Terms & Conditions.

General Terms & Conditions

1. Opening your Account

To open your Account, you must submit to the Account Manager a properly completed Application Form. If your application is accepted, your Account will be opened in accordance with the details set out in your Application Form and on the terms set out in this document and the applicable Plan Specific Terms & Conditions, subject to clearance of your funds.

The clearance of such funds must be completed prior to the Issue Date of the relevant Plan. Accounts will not be opened if funds do not clear by this date.

You may only invest by a single lump sum subscription made by cheque, banker's draft and/or by transfer of an existing Cash ISA. The Account Manager will not accept any further subscriptions (Cash ISA or Direct) into your Account after the first subscription.

The Account Manager reserves the right to reject any application. Accounts will only be opened following receipt of cleared funds.

2. Communication with the Account Manager

It is expected that you will be provided with an acknowledgement of your application within five Banking Days of receipt of your Application Form.

Once your Account is opened you will receive an Account statement annually.

Prior to the relevant Plan Maturity Date, the Account Manager will contact you to ascertain what you wish to do with the proceeds of your Account.

All notices or other communications to the Account Manager relating to your Account under these Full Terms & Conditions should clearly state the name of the Plan (which is set out in the Plan Specific Terms & Conditions) and be sent to:

Credit Suisse Admin Centre, BNYM, PO Box 10595, Brentwood, CM14 9FU. Contact Tel No: 0844 892 2206.

3. What if I am dissatisfied / have a complaint?

In the case of a complaint about any aspect of the Plan provided by the Account Manager, please address any correspondence for the attention of the Compliance Officer at the above address.

If your complaint is not dealt with to your satisfaction, you can complain to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Making a complaint will not prejudice your right to take legal proceedings. Information on cancellation and compensation rights are set out in clauses 5 and 14 of these General Terms & Conditions.

4. How is your money invested?

Prior to the Issue Date, your investment will be held in an appropriately designated account in the name of the Account Manager with the Royal Bank of Scotland PLC ('RBS') or another UK bank or building society authorised to accept deposits. Any such entity will be a participant in the Financial Services Compensation Scheme ('FSCS').

Prior to the Issue Date your investment will be protected against the risk that the Account Manager may become insolvent because it will be held on your behalf separately from funds belonging to the Account Manager.

However, if RBS becomes unable to meet its financial obligations prior to the Issue Date, you may not receive all of your money back as neither the Account Manager, the Deposit Taker nor the Distributor are obliged to meet the financial obligations of RBS. In these circumstances, you may be able to make a claim for compensation for any loss suffered under the FSCS. The FSCS covers the first £85,000 each eligible customer holds with each bank or building society. Where your investment is held by the Account Manager with RBS, this amount together with any money you have in other accounts with RBS will count towards your £85,000 limit with RBS. For a further explanation of how the FSCS works please see clause 14.

Any interest earned on your Initial Investment prior to the Issue Date will be retained for the benefit of the Account Manager.

Your money will then be invested from the Issue Date to the Plan Maturity Date in a deposit with the Deposit Taker as outlined in section 'About the Plans' on page 1. At any given time, the amount invested on your behalf will be the amount of your Initial Investment.

If the Deposit Taker fails or becomes insolvent during the Investment Term, you may not receive any of your money back as neither the Account Manager nor the Distributor (unless also acting as Deposit Taker) are obliged to meet the financial obligations of the Deposit Taker. In these circumstances, you may be able to make a claim for compensation for any loss suffered under the FSCS. The FSCS currently covers the first £85,000 each customer holds with each bank or building society. Where your investment is held by the Deposit Taker, this amount together with any other money you have in other accounts with the Deposit Taker will count towards your £85,000 limit with the Deposit Taker. For a further explanation of how the FSCS works please see clause 14.

Following the Plan Maturity Date, the Account Manager may, if possible, direct or transfer the proceeds of your Account to a new instant access deposit account with the relevant Distributor, the Terms & Conditions of which will be provided to you at the time. You may terminate such new deposit account in accordance with its Terms & Conditions. Alternatively the Account Manager may hold funds in its name as it did prior to the relevant Issue Date until your instructions are received.

You will not be entitled to any interest earned on funds held after the Plan Maturity Date.

5. What if I change my mind?

The Account Manager will give you the right to cancel your Account in accordance with the cancellation provisions of the Financial Services Authority Banking Conduct of Business Rules (whether they apply or not). Details of your cancellation rights and instructions on

how to exercise them will be provided to you by the Account Manager together with the acknowledgement outlined in the section above.

You will have a period of 14 days from the date of receipt of the details of your cancellation rights within which to exercise your cancellation rights.

You will be able to exercise your cancellation rights by giving notice to the Account Manager (address mentioned in clause 2). If you do not exercise this right during the 14 day cancellation period, you will not be able to do so thereafter.

If you exercise your right to cancel (or if your application is rejected), the Account Manager will return to you, after funds clearance (minimum 15 Banking Days), your Initial Investment and you will not be affected by any notice period. You will not be eligible for any interest earned on your funds during this period.

There may be other factors to consider when cancelling, in particular for ISA applications (please see clause 21).

6. Early Termination of your Account prior to the relevant Plan Maturity Date but after the cancellation period.

If you cash in your investment or transfer your Account after the 14-day cancellation period (as outlined in the section above) but before the Plan Maturity Date, an Early Termination Amount will be transferred to you or to another manager. The Early Termination Amount will be your Initial Investment less an Early Exit Fee and so you may get back less than you originally invested (except in the event of death where no Early Exit Fee will apply). Any Early Termination Amount will not include any other amounts which would otherwise be payable if the Account were held until the Plan Maturity Date.

Partial withdrawals or terminations are not allowed.

You may terminate your Account by giving notice to that effect to the Account Manager. The notice must be in writing and must specify whether you wish the proceeds of your deposit, the Early Termination Amount, to be transferred to you or to another manager.

Provided your termination notice is received by the Account Manager before 4pm on the second to last Banking Day of the calendar month, your Account will terminate on the last Banking Day of such month. If your termination notice is received after this time, your Account will terminate on the last Banking Day of the following month. Notwithstanding the foregoing, no termination notice will be recognised until the 6th Banking Day following the Issue Date of the affected Plan.

For Accounts established as a Cash ISA, if the Account is to be transferred to another ISA manager we will, on receipt of a transfer instruction from the new ISA manager, send the funds and accompanying information to them within 5 business days of the date of receipt. This may be subject to change in the future.

7. What happens if I die prior to the Plan Maturity Date?

If the Account is held in

- your sole name, your personal representative may elect to terminate your Account (and receive the Early Termination Amount) or have the Account transferred into the name of your personal representative or into the name(s) of your beneficiaries. If a transfer to your personal representative or beneficiary has been requested, we will open an Account in the name of your personal representative or beneficiary with the proceeds of your Account; or
- joint names where one of the account holders dies, the Account will be transferred into the survivor's sole name and may continue or be subsequently encashed by the sole survivor with the proceeds being the Early Termination Amount.

Please note, if your Account is an ISA, it will lose its ISA status in accordance with the ISA Regulations.

Any request for processing referred to above, will only be undertaken following receipt of the evidence we require.

8. Payments to you under the relevant Plan

Subject to the risks described in Clause 4, following the Plan Maturity Date you will be repaid 100% of your Initial Investment as well as any applicable maturity return as per your instructions. You should expect to receive the proceeds of your investment within 15 Banking Days following the Plan Maturity Date. Should the Plan pay income during the life, such income will be paid to the account that you designate on the Application Form.

9. What happens at the maturity of your Account?

Approximately six weeks before the Plan Maturity Date, you will be provided with details of your options.

10. Is the Plan suitable for your needs?

If you are in any doubt as to whether the relevant Plan is suitable for you, you should consult your financial adviser or an appropriately authorised firm as no investment advice on the Plan has been given in this document.

If you receive advice from any such person, they are required to give you full details about the sales commission payable in connection with the Plan (see below) and any additional charges for their advice.

11. How much commission /sales commission is paid?

Commission may be payable to the Distributor or an affiliate of the Distributor on all sales of the Plan at the rate of up to 4.25% of the sum invested. The amount of commission payable will therefore depend on the size of the investment. For example, for an investment of £10,000 it would be up to £425. The commission is payable by the Account Manager and will not affect the specified returns payable to investors under the Plan. Please speak to your financial adviser directly if you require further information in relation to the commission payable on the Plan.

12. Personal Information, Data Protection

By disclosing your personal and other information on the relevant Application Form, you consent and authorise the manual and electronic obtaining, processing, disclosing and transfer of your personal and other information, including the transfer of information to countries outside of the European Economic Area (EEA) by the Account Manager, any Related Company or other third party for the purposes of managing your Account or as may be required under or pursuant to any applicable, conferred or imposed law or regulation or as requested by any authority or by its auditors. Countries outside the EEA may not have the same data protection laws providing the same level of protection as those in the EEA and therefore your information will only be processed in accordance with the applicable legislation.

You will also consent and authorise the Account Manager and any Related Company to disclose to each other, and where applicable, to any agent (including any legal advisers or auditors), contractor, or third party on a need to know basis, any information regarding you. For the avoidance of doubt, but without limitation, any such disclosure may include the transfer of data for the purpose of warehousing appropriate information within a single jurisdiction, including a jurisdiction outside the EEA, in order to coordinate and make more accessible to you the services of the Account Manager and any Related Company.

By disclosing your personal information on the application, you consent to your personal and other information being disclosed to and processed (both manually and electronically) by the Distributor and consent to the Distributor using it to inform you by letter, telephone, or email about any products or services offered by it and selected third parties.

The Account Manager will not otherwise disclose your personal information to third parties without your express consent except for the purpose of processing your application, managing your Account(s) and as required by law or regulation.

The Account Manager operates and is registered in accordance with the Data Protection Act 1998. To change or to request a copy of your personal information, please contact the Account Manager. A request for a copy of your personal information may be subject to payment of a fee.

13. Charges

The rate of return paid on your Account as outlined in the relevant Plan Specific Terms & Conditions is shown net of all its charges, expenses and commissions (but before any applicable tax).

If your Account runs to the relevant Plan Maturity Date, the Account Manager will impose no charges directly on you.

If your Account is not held with the Account Manager until the relevant Plan Maturity Date then (i) there is an Early Exit Fee payable (except in the event of death) as outlined in clause 6 and (ii) there may be an additional transfer fee (if applicable).

This transfer fee may be applicable for any transfer to another manager or transfer of title, and may be £100 plus VAT.

The transfer fee will not be levied on transfers made on or after the Plan Maturity Date or on transfers of title due to death of an original Account holder.

There is a possibility that other taxes or costs may exist that are not paid through the Account Manager or imposed by it.

14. Compensation Schemes

Both RBS and the Deposit Taker are authorised by the FSA to take deposits and is a participant in the FSCS established under the Financial Services and Markets Act 2000. The FSCS can pay compensation to depositors if a bank or building society is unable to meet its financial obligations.

In the event that you suffer a loss as a result of RBS or the Deposit Taker failing to meet its financial obligations, it is possible that you have a claim against the FSCS. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each. The £85,000 limit relates to the **combined** amount of all the eligible depositor's accounts with a bank or building society, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask the Deposit Taker or refer to the FSCS website www.fscs.org.uk.

15. Other

The deposit made by the Account Manager with the Deposit Taker on the Issue Date in respect of your Account will be held for you on bare trust in the name of the Account Manager as trustee. This means that the money belongs to you even if the money is held in the name of the Account Manager.

Although your investment will be recorded and separately identified by the Account Manager, your entitlement may not be identifiable by separate documents or certificates of title. Therefore, in the event of failure or insolvency of the Deposit Taker, any shortfall may be shared pro rata among all of its respective creditors. The Deposit Taker is a participant of the FSCS.

At all times during the continuance of your Account, you will remain the beneficial owner of the deposit and of any cash held in your Account, and this Account cannot be used as security for a loan.

The Account Manager may terminate your Account by giving you a minimum of one month's notice if you are in serious or repeated breach of any of the Full Terms & Conditions.

The Account Manager and any Related Company will

not be responsible for any loss of opportunity under which the value of your investment could have increased or for any decline in the value of your investment or for any taxation charges, unless the loss of opportunity, decline or tax charge is the direct result of the fraud or negligence of the Account Manager or any Related Company. The Account Manager and any Related Company will not be liable for any errors of fact or judgement or for any action lawfully taken or omitted to be taken by it or them, unless such errors or actions are the direct result of its default, fraud or negligence.

In the event of any failure, interruption or delay in the performance of its obligations resulting from breakdown, failure or malfunction of any telecommunications or computer service, industrial disputes, failure of third parties to carry out their obligations, acts of governmental or regulatory authorities, or any other event or circumstance whatsoever not reasonably within its control, neither the Account Manager nor any Related Company shall be liable or have any responsibility of any kind for any loss or damage you incur or suffer as a result, unless such loss or damage are the direct cause of its default, fraud or negligence.

Occasions can arise where the Account Manager, or one of its other clients, will have some form of interest in business which is being transacted for your Account. The Account Manager will reasonably endeavour to manage such conflicts of interest fairly. Nothing in the Full Terms & Conditions shall restrict the Account Manager's right to provide investment services to others.

Your investment in the Plan and the Full Terms & Conditions shall be governed by English law. This document and all communications with the Account Manager shall be in the English language.

The information provided in this document is valid as of the date the relevant Plan opens. There can be no assurance that such information will not change after this date.

You or anyone authorised by you may request sight of a copy of entries in the Account Manager's records relating to any transactions under your Account in accordance with the rules of the Financial Services Authority. Such records will be maintained for a minimum of seven years after the transaction date.

16. Administration of your Account

The Account Manager will be responsible for administering all subscriptions and repayments under your Account, including early termination of your Account.

The Account Manager will maintain insurance cover to indemnify you against, amongst other things, misappropriation of funds by any employee of the Account Manager.

The Account Manager may delegate any of its functions, discretions and duties under the Full Terms & Conditions to a third party in accordance with applicable laws and regulations. The Account Manager

may provide such person and any actual or prospective successors and transferees of such person with information about you and your Account. The Account Manager will, however, remain liable to you for the performance of any such delegated matters and shall use all due skill, care and diligence when delegating the functions or responsibilities and will ensure that the delegate is competent to carry out those functions or responsibilities.

Further General Terms & Conditions relating to Direct Deposit Accounts only

17. Direct Deposits in the Plan may be:

- held in a SIPP;
- made and held in a bare trust on behalf of another person; and
- made by companies (public or private) and charities.

18. Transfers

In relation to a Direct Deposit Account you are entitled to make a written request to the Account Manager that consent be given for the transfer by you of the right to payments (including principal and interest) due to you under a Direct Deposit Account. The Account Manager shall have the discretion to consent to such a transfer provided it is satisfied that the transfer is in accordance with all applicable laws and regulations (including without limitation prevailing anti-money laundering legislation).

19. Taxation of Direct Deposits

For Direct Deposit Accounts any payments to you under the Plan (other than the repayment of capital) will be taxable income in the year that it is paid or credited and will be subject to tax at your marginal rate, with credit from HM Revenue and Customs for tax deducted at source. You should note that this could potentially change your marginal tax rate.

Tax will be deducted at source at the basic rate (currently 20%) from any such payments to you under the Plan.

If you pay tax at less than the basic rate and are entitled to receive payments of interest gross (i.e. without deduction of tax), we cannot accept an HM Revenue and Customs Form R85 and interest payments will be paid net of basic rate tax. You may be able to reclaim some or all of the tax deducted from HM Revenue and Customs by completing Form R40. You can find a copy of the Form online at <http://www.hmrc.gov.uk/forms/r40.pdf> together with details on how to complete the Form, or contact your tax office to obtain further details on how to make such a reclaim.

For companies, self invested personal pension schemes (SIPPs) and charities interest may be paid gross without the deduction of tax.

Please refer to risk factors for further information on Taxation.

You authorise the Account Manager to provide HM Revenue and Customs with all relevant particulars of your Account and its investments which HM Revenue and Customs may request or require at any time.

Whether you can benefit from gross, net or tax free interest is dependent on your own personal circumstances and tax status and so may be subject to change in the future.

Further General Terms & Conditions relating to Cash ISA Accounts only

20. General Information on Cash ISAs

A Cash ISA comprises only a cash component. If you subscribe to a Cash ISA, that is the only ISA which you can subscribe to in the same tax year, other than to a Stocks and Shares ISA. So if you subscribe to a Cash ISA, you can still subscribe to a Stocks and Shares ISA, but not to another Cash ISA in the same tax year. Therefore, by opening a Cash ISA, you will limit the amount of investment that you can make in a Stocks and Shares ISA in that tax year (if you have not already opened a Stocks and Shares ISA in the same tax year).

The annual ISA allowance for the tax year 2012/2013 is £11,280. Up to £5,640 of this allowance can be saved in a Cash ISA with one provider. The remainder of the £11,280 can be invested in a Stocks and Shares ISA with either the same or a different provider.

ISA savers can now invest in two separate ISAs each tax year; a Cash ISA and a Stocks and Shares ISA.

Individuals are now able to transfer money saved in their Cash ISA (current and/or prior years) to another Cash ISA or to a Stocks and Shares ISA.

Existing cash ISAs can be transferred into the Plan before the closing date. On receipt of a transfer instruction we will send it to the current ISA manager, together with confirmation that we will accept the transfer, within 5 business days of the date of receipt.

Further impartial information about ISA's is available from the Money Advice Service's website www.moneyadviceservice.org.uk or from their helpline 0300 500 5000.

21. Cancellation of Cash ISA applications during the 14 day cancellation period.

As outlined in clause 5 above you have the right to cancel your application, however cancellation will have the effect of cancelling the entire ISA agreement.

New Cash ISAs

If you exercise your right to cancel your Cash ISA subscription within the 14 day cancellation period, you may be able to apply for a new Cash ISA for the same tax year.

Cancellation of a subscription to a new Cash ISA outside the 14 day cancellation period may delay or prevent you from entering into another ISA agreement until the next tax year.

Existing Cash ISAs transferred into the Plan

Investors can transfer

- current year Cash ISA subscriptions in whole
- prior year Cash ISA subscription in whole or in part.

If you exercise your right to cancel and you have applied for a transfer of an existing Cash ISA, you will lose the tax free allowance provided by the relevant Cash ISA forever.

Alternatively, you may retain this tax allowance by transferring your investment, after funds clearance, to another ISA manager, instead of cancelling it. Such a transfer is subject to the potential transfer charge detailed in clause 13.

22. Taxation of Cash ISAs

For Accounts established as a Cash ISA (including transfers) any payments to you under your Account will be free from UK Income & Capital Gains tax.

Notices

You will inform the Account Manager in writing before the Plan Maturity Date if you cease to be eligible to hold the Plan in a Cash ISA.

Other

The Account Manager will notify you in writing if your Account is or will become no longer exempt from tax under the ISA Regulations.

At your request your Account may be transferred to another ISA manager, subject to a potential transfer charge of £100 plus VAT (see clause 13). The transfer charge will not be levied on transfers of cash on or after the Plan Maturity Date. Please note an Early Exit Fee is applicable to such transfers prior to the Plan Maturity Date. Any such transfer will be done in the timescale permitted by ISA Regulations.

The Account Manager may terminate your Account immediately by giving you notice in writing if, in its reasonable opinion, it is impossible to administer the Plan or your Account in accordance with the ISA Regulations or if you are in breach of the ISA Regulations.

23. Plan Subscription Amount

While the Plan Specific Terms & Conditions specifically prescribes a minimum (and in some cases a maximum) subscription amount, the Account Manager may at any time, exercise its discretion as it considers appropriate, to accept amounts that are less than the minimum (or greater than the maximum) subscription amount prescribed.

General Risk Factors

→ This investment is intended to be held until the Plan Maturity Date. You should have enough emergency funds elsewhere as the Plan is not designed for early termination.

→ Your circumstances could change, forcing you to cash in your Plan prior to the Plan Maturity Date. If this happens, you will be charged an Early Exit Fee (except in the event of death) and a potential transfer charge (if applicable) and so you may get back less than you initially invested regardless of the performance of the Index at the time of Early Termination.

- The return from the Plan may be less than the return from a regular cash deposit account over the same term.
- The performance of the Plan cannot be directly compared to the performance of a direct investment in any relevant Index or the shares comprising such Index as there is no direct investment in any Index or the shares comprising any Index. In particular, you will not benefit from any dividends.
- The level of any relevant Index may go down as well as up throughout the Investment Term, furthermore, the level of any Index on any specific date may not reflect its prior or future performance. There can be no assurance as to the future performance of any Index. Accordingly, before making an investment in the Plan, prospective investors should carefully consider whether an investment dependent on the performance of an Index is suitable for them.
- If any day is not a business day or is a day on which (i) there is a material suspension or limitation on trading in the shares which comprise any Index, (ii) any Index is calculated and published by a different sponsor or is not calculated and published at all, or (iii) the sponsor of any Index changes the formula or method of calculating the relevant Index, the Deposit Taker may determine or defer the level of the relevant Index on that day in accordance with market practice.
- The levels and basis of taxation and reliefs from taxation can change at any time. The value of any tax reliefs will depend on your individual circumstances. There is no guarantee that the tax and regulatory characterisation of your investment and/or interpretation (including HM Revenue and Customs practice) of applicable laws and regulations will not change over the life of the Plan, and such change, if it were to happen, could have adverse consequences for you. For tax advice, potential investors should consult their financial advisers.
- If any withholding tax is imposed on the payments by the Deposit Taker, the amount of any payment to you under the Plan may be reduced accordingly.
- The Deposit Taker is obliged to repay the capital invested in the deposit in full at maturity together with any applicable return. Should the Deposit Taker fail or become insolvent, there is no protection or guarantee provided by any third party.
- In the unlikely event that the Deposit Taker fails or becomes insolvent, the repayment that you receive could be delayed and could be less than the amounts stated.
- For certain Indices (which will be designated as a Credit Suisse Index in the Plan Specific Terms & Conditions if applicable) rules may be developed by Credit Suisse Securities (Europe) Limited (the 'Index Creator'). The rules may be amended by the Index Creator. No assurance can be given that any such amendment would not be prejudicial to you.
- The end-of-the-day value of any such Credit Suisse

Index is published by Standard and Poor's (S&P) subject to the Index rules. The Account Manager and S&P are not obliged to publish any information regarding the Index other than as stipulated in the Index rules.

- The Account Manager and Index Creator are affiliated entities and may each face a conflict of interest between their obligations as the Account Manager and Index Creator respectively, and their interests in another capacity. The Account Manager will reasonably endeavour to manage such conflicts of interest fairly.
- The Account Manager may amend these Terms & Conditions at any time by giving you a minimum of three months' notice in writing, provided that, except in relation to a Deposit Account through which you have invested in the Plan, the amendment does not result in your Account ceasing to qualify under the ISA Regulations.

Definitions

"Account" means your Cash ISA Account and/or your Direct Deposit Account, as the case may be, governed by these General Terms & Conditions and the applicable Plan Specific Terms & Conditions.

"Account Manager" means Credit Suisse International, the Account Manager and administrator of the Account, who is authorised and regulated by the Financial Services Authority.

"Application Form" means the properly completed Application Form with which your Account is to be opened.

"Banking Day" means a day on which commercial banks in London are open for business and settle payments.

"Bonus" means an amount (to be determined in accordance with the Plan Specific Terms & Conditions) applied to your Initial Investment, only payable following the Plan Maturity Date if the Account is held to maturity.

"Cash ISA" means an account for the purpose of Regulation 4(1) of the ISA Regulations that qualifies as a cash account under Regulation 4(1)(c) on and from 6 April 2008 and which is made up of a single cash component only.

"Cash ISA Account" means an account established by the Account Manager in respect of a Cash ISA in accordance with the Full Terms & Conditions.

"Deposit Taker" means Lloyds TSB Bank PLC. Lloyds TSB Bank Plc has a registered address at 25 Gresham Street, London, EC2V 7HN and is authorised and regulated by the Financial Services Authority, 25 the North Colonnade, Canary Wharf, London E14 5HS. FSA registration No. 119278. As at 31 December 2011, Lloyds TSB Bank Plc had called up share capital and reserves in excess of GBP 40 billion.

"Direct Deposit" means any investment made in the Plan other than through a Cash ISA, or the transfer of an existing Cash ISA.

"Direct Deposit Account" means an account established by the Account Manager in respect of a Direct Deposit in accordance with the Full Terms & Conditions.

"Distributor" means the UK FSA regulated firm distributing the relevant Plan to retail customers as set out on in the relevant Plan Specific Terms & Conditions.

"Early Exit Fee" means an amount calculated by the Deposit Taker by reference to the amount initially deposited by you and is determined at the relevant time based on prevailing market conditions such as, but not limited to, interest rates and the level of any relevant Index.

"Early Termination Amount" means the amount which you will receive back from your Account if you exit at any time before the Plan Maturity Date. It will be your Initial Investment less an Early Exit Fee (except in the event of death where no Early Exit Fee will apply) and transfer charges (if applicable). The amount will not be greater than your Initial Investment regardless of the performance of the Index at the time of Early Termination. It shall not include any other amounts which would otherwise be payable if the Account were held until the Plan Maturity Date.

"FSCS" means the Financial Services Compensation Scheme.

"Full Terms & Conditions" means jointly the General Terms & Conditions and the relevant Plan Specific Terms & Conditions which both apply to your Account.

"Initial Investment" means the amount you initially invest in the Plan.

"Investment Term" means the fixed term starting on and including the relevant Issue Date and ending on and including the relevant Plan Maturity Date as set out in the Plan Specific Terms & Conditions.

"ISA" means a scheme of investment, managed in accordance with the ISA Regulations by the ISA manager under terms agreed between the ISA manager and the investor ('ISA Terms & Conditions').

"ISA Regulations" means the Individual Savings Account Regulations 1998 and the Individual Savings Account (Amendment) Regulations 2007 as amended, supplemented or replaced from time to time.

"Issue Date" means the date on which your capital is invested in a deposit with the Deposit Taker expected to be the date set out in Plan Specific Terms & Conditions.

"Plan" is as defined in the Plan Specific Terms & Conditions.

"Plan Maturity Date" means the date on which your Account is due to mature, expected to be the date set out in the relevant Plan Specific Terms & Conditions.

"Plan Specific Terms & Conditions" means the brochure outlining the specific terms and conditions of a Plan.

"RBS" means Royal Bank of Scotland PLC.

"Related Company" means any company that is a subsidiary or holding company of the Account Manager, or that is a subsidiary of any such holding company and its successors and transferees. For these purposes, the expressions "subsidiary" and "holding company" have the same meanings as in section 736 of the Companies Act 1985 as amended from time to time.

Important Information

If you are in any doubt as to whether the Plan is suitable for you, you should consult your Independent Financial Adviser or other appropriately authorised firm as no investment advice on the Plan has been given in this document.

Information on other products available from the Account Manager may be obtained from the following address upon request: Credit Suisse, BNYM, PO Box 10595, Brentwood, CM14 9FU, telephone 0844 892 2206.

If the Distributor of the Plan is a building society, the Plan will not give membership rights to the society.

For their protection, investors' calls may be recorded and monitored.

Issued and approved by Credit Suisse International (the Account Manager), registered No 2500199, England and Wales. Credit Suisse International is authorised and regulated by the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS and is entered on the FSA register with FSA Registration No. 146702 and has a registered address at One Cabot Square, London, E14 4QJ.

The main business of the Account Manager is banking focused on the trading of financial products and the provision of comprehensive treasury and risk management product services to clients globally.

The Account Manager does not offer investment advice or make any recommendation regarding investments.