



## Capital Plus Account 15 (the "Plan")



- The Deposit Taker is Lloyds TSB Bank PLC
- Potential return dependent on the FTSE® 100 Index†
- PLUS your full Initial Investment back at maturity provided that the Account is held for the full Investment Term
- 6 year fixed Investment Term
- TAX FREE for Cash ISAs and/or Cash ISA transfers
- At maturity:
  - 19.5% (gross) minimum growth (equivalent to 3.01% AER)
  - 48% (gross) potential maximum growth (equivalent to 6.75% AER)

**Available for**

- Direct Deposits
- Cash ISAs
- Cash ISA transfers

**Must close by:**

17 June 2012

**Minimum Subscription:**

£3,000

## Plan Specific Terms & Conditions

## The Plan

Your capital will be invested by Credit Suisse International (**CSI**) in a deposit account with Lloyds TSB Bank PLC (the "**Deposit Taker**") which will be in the name of CSI as Trustee acting on your behalf. The Plan is designed to offer you potential returns dependent on the performance of a stock index with your Initial Investment being repaid in full at the Plan Maturity Date, provided that the Plan is held for the full Investment Term. CSI is the "**Account Manager**" of the Plan and both the Account Manager and the Deposit Taker are authorised and regulated by the Financial Services Authority.

You can invest in the Plan either on a tax free basis by using your Cash ISA allowance, by transferring an existing Cash ISA or by making a Direct Deposit where returns are subject to tax.

Key elements of the Plan including the Investment Term and how returns are calculated can be found on page 3. All key dates can be found on page 4 of this brochure.

Capitalised terms used in this part of the brochure (the "**Plan Specific Terms & Conditions**") and not otherwise defined shall have the meaning given to them in the **General Terms & Conditions** (LB Version 13: April 2012) and both will apply to your Account.

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.

## What should I consider before investing?

- Please note that the Plan 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. Partial withdrawals are not permitted,
- Early Termination of the Plan will result in an Early Exit Fee (except in the event of death) and so you may get back less than you initially invested. The amount you will get back will not be greater than your Initial Investment 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.
- Returns depend on the performance of a stock index. The level of any relevant index may go down as well as up. There can be no assurance of the future performance of any index. You should consider whether an investment dependent on the performance of an index is suitable for you.
- 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.
- If you are in any doubt about the suitability of an investment in the Plan you should obtain advice from your financial adviser as Credit Suisse International does not offer investment advice and no investment advice has been given in this document.
- The Plan does not meet ISA stakeholder standards.
- You should read the Plan Specific Terms & Conditions and the General Terms & Conditions as both will apply to your Account.
- The effect of inflation will reduce the real value of what you receive at the end of the Investment Term.
- The Plan does not offer any membership rights, even if the Distributor or Deposit Taker is a Building Society.

## Is my money protected?

Regardless of the performance of the Index, the Plan is designed to protect and return your Initial Investment in full at the end of the Investment Term. In addition, 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 at maturity. Should the Deposit Taker default, 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 which provides limited protection to deposit holders. Details of the scheme are set out on page 10 and also in the General Terms & Conditions (clause 14).

**How does the Plan work?** If you hold the Plan until the Plan Maturity Date, you will receive your capital back and a return on your Initial Investment calculated (Gross) as:

**19.5%** minimum growth  
(equivalent to 3.01% AER)

or up to a maximum of **48%** growth (equivalent to 6.75% AER)  
dependent upon the performance of the FTSE® 100 Index† as outlined below

**Examples of possible gross returns are provided on page 4.**

- The Investment Term is divided into 12 semi annual periods. The closing Index levels on the first and last days of each period determine the percentage gain or fall in the Index for the period.
- The maximum gain or fall in the Index in any semi annual period is limited to 4.00%.
- At the end of the Investment Term, the semi annual period gains in the level of the Index are added and the semi annual period falls in the level of the Index are subtracted (subject to a maximum gain or fall in any semi annual period of 4.00%). This gives the overall percentage return.
  - If the overall percentage return is equal to or greater than 19.5% then that overall percentage return is the rate of growth paid on your Initial Investment. Subject to the overall maximum of 48%.
  - If the overall percentage return is less than 19.5%, the rate of growth paid on your Initial Investment is 19.5%.

<b>Index</b>	the FTSE® 100 Index†, comprising the 100 leading companies traded on the London Stock Exchange.
<b>Semi Annual Periods</b>	the 12 semi annual periods, each starting or ending on the 17th calendar day of July and the 17th calendar day of January in each year from and including 17 July 2012 to and including 17 July 2018. These semi annual periods are the periods over which the Index performance is assessed.
<b>Investment Term</b>	the fixed 6 year term starting on and including the Issue Date and ending on and including the Plan Maturity Date.

**You should note that:**

- The maximum growth of 48% will only be achieved if the percentage gain in the Index is 4.00% or more for each and every one of the consecutive semi annual periods.
- The effect of restricting exposure to the Index to a maximum gain or fall of 4.00% in any one semi annual period will be to limit potential gains or falls in that semi annual period.
- The gain or fall of the Index for each semi annual period is measured on the last day of the relevant semi annual period and may therefore be affected by large movements of the Index on such day.
- **Gross** means the contractual rate of interest payable prior to the deduction of income tax (where applicable). **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if the interest was paid and compounded once per year.

## Examples of possible gross returns on £10,000, provided that the investment is held until Plan Maturity Date.

At the end of the Investment Term, the semi annual period gains in the level of the Index are added and the semi annual period falls in the level of the Index are subtracted (subject to a maximum gain or fall in any semi annual period of 4.00%). **This gives the Overall Percentage Return.**

	Initial Investment	Overall Percentage Return	On the Plan Maturity Date you will receive
<b>Scenario 1</b>	£10,000	48%*	£10,000 capital back + £4,800
<b>Scenario 2</b>	£10,000	24%	£10,000 capital back + £2,400
<b>Scenario 3</b>	£10,000	0%	£10,000 capital back + £1,950
<b>Scenario 4</b>	£10,000	-48%	£10,000 capital back + £1,950

\*The maximum growth of 48% will only be achieved if the percentage gain in the Index is 4.00% or more for each and every one of the consecutive semi annual periods.

### Important dates of the Plan

Availability of the Plan is strictly limited and may close early if oversubscribed. The important dates of the Plan are set out in the table below.

Plan Open Date	Last Transfer Date	Plan Close Date	Issue Date	Plan Maturity Date
6 April 2012	17 June 2012	17 June 2012	17 July 2012	17 July 2018

### What if I invest early?

Provided that you hold your Plan until maturity, you may also receive an additional Bonus on your Initial Investment following the Plan Maturity Date, based on when the Account Manager receives your cleared funds as set out in the table below. **Early Termination from the Plan will result in you not qualifying for the additional Bonus.**

<b>Cleared Funds Received by</b>	21 May 2012
<b>Bonus</b>	0.35% of Initial Investment

### Can I change my mind?

You will have 14 days from the date of receipt of details of your cancellation rights to change your mind and cancel your investment.

Following the 14 day period any Early Termination will result in an Early Exit Fee and so you may get back less than you initially invested (except in the event of death where no Early Exit Fee will apply). The amount will not be greater than your Initial Investment regardless of the performance of the Index at the time of Early Termination.

Please see the General Terms & Conditions for details relating to your cancellation rights (clause 5) and Early Termination (clause 6).

### What if I am dissatisfied?

In the case of a complaint about any aspect of the Plan, please contact the Account Manager. If your complaint is not dealt with to your satisfaction you can contact the Financial Ombudsman Service. Please see clause 3 of the General Terms & Conditions for more details.



### 3. Declaration and Authority

#### I apply to subscribe for the Plan. I declare that:

- all subscriptions made belong to me;
- I am 18 years of age or over;
- If applicable, I apply to subscribe for a Cash ISA for the tax year 2012/2013. I have not and will not subscribe to another Cash ISA for the tax year 2012/2013. I have not subscribed, and will not subscribe, more than the overall subscription limit (currently £11,280) in total to a Cash ISA and a stocks and shares ISA in the tax year 2012/2013. I have not subscribed, and will not subscribe, more than the Cash ISA subscription limit (currently £5,640) to one Cash ISA. I am also aware that if I subscribe for less than the maximum increased Cash ISA allowance, I will be unable to invest the remainder of my Cash ISA allowance in the same or another Cash ISA in 2012/2013.
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform the Account Manager if I cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties; and
- I agree that any interest earned on my Initial Investment prior to the Issue Date will be retained for the benefit of the Account Manager.

#### I authorise the Account Manager:

- to hold my cash subscription, ISA investments, interest and other rights or proceeds in respect of those investments and any other cash; and
  - to make on my behalf any claims to relief from tax in respect of ISA investments.
- I advise that I wish to receive statements on my Account annually.

**Please note that your investment in the Plan will be a deposit with Lloyds TSB Bank PLC in the name of CSI.**

**The Plan has a fixed Investment Term and the full repayment of capital only applies if the Plan is held for the full term. Any Early Termination Amount will be your Initial Investment less an Early Exit Fee (except in the event of death) and transfer charges (if applicable).**

**This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the Plan Specific Terms & Conditions and the General Terms & Conditions (LB Version 13: April 2012) (together the Full Terms & Conditions) carefully before signing the declaration. If you do not understand any point please ask for further information. Note in the event of any conflict between the General Terms & Conditions and the Plan Specific Terms & Conditions, the latter shall apply.**

**I declare that this Application Form has been completed accurately to the best of my knowledge and belief.**

Signature	Date D D M Y Y Y Y
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#### Joint account holder if applicable (Direct Deposit only)

Signature	Date D D M Y Y Y Y
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#### For staff use only - Regulatory Introducer Certificate Please tick as appropriate

1. The Applicant(s) and/or any associated authorised signatories is(are) (an) existing customer(s) of the Distributor and has(ve) been verified in accordance with the relevant UK Money Laundering rules and regulations. Their account number(s) is(are):

Account Number

Date account opened

Account Number

Date account opened

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D		D		M		M		Y		Y		Y		Y
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D		D		M		M		Y		Y		Y		Y
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OR

2. The Applicant(s) and/or any associated authorised signatories is(are) not (an) existing customer(s) of the Distributor. The Account Manager is required to ask for evidence of their identity(ies) (Please see \*4\* under Important Information)

#### For staff use only -

Staff Name:	Customer Reference Number:	App 1:	Signature
Employee No:	App 2:	Date	D D M Y Y Y Y
Branch:	Branch Code:	FSA Number:	100015

### Important Information:

- By disclosing your personal and other information on this application, 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 and 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 of 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.
- By disclosing your personal and other information on this application, you 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 of 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 this 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.

**If you do NOT want the Distributor to contact you, please tick the relevant box:**  Do NOT contact me/us.

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.

- Money Laundering Regulations 2007: Under the regulations, there is a legal requirement to prove the identity of people who wish to make an investment. You may therefore be asked for some evidence of your identity. This will normally be a passport, driving licence or similar form of identity check together with proof of address from a recent gas bill, electricity bill or similar or could be verified using a Credit Reference Agency.



### 3. Declaration and Authority

I apply to subscribe for the Plan. I declare that:

- all subscriptions made belong to me;
- I am 18 years of age or over;
- I have not subscribed, and will not subscribe, more than the overall subscription limit (currently £11,280) in total to a Cash ISA and a stocks and shares ISA in the same tax year. I have not subscribed, and will not subscribe, more than the Cash ISA subscription limit (currently £5,640) to one Cash ISA.
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform the Account Manager if I cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties; and
- I agree that any interest earned on my Initial Investment prior to the Issue Date will be retained for the benefit of the Account Manager.

I authorise the Account Manager:

- to hold my cash subscription, ISA investments, interest and other rights or proceeds in respect of those investments and any other cash; and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

I advise that I wish to receive statements on my Account annually.

**Please note that your investment in the Plan will be a deposit with Lloyds TSB Bank PLC in the name of CSI.**

The Plan has a fixed Investment Term and the full repayment of capital only applies if the Plan is held for the full term. Any Early Termination Amount will be your Initial Investment less an Early Exit Fee (except in the event of death) and transfer charges (if applicable).

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the Plan Specific Terms & Conditions and the General Terms & Conditions (LB Version 13: April 2012) (together the Full Terms & Conditions) carefully before signing the declaration. If you do not understand any point please ask for further information. Note in the event of any conflict between the General Terms & Conditions and the Plan Specific Terms & Conditions, the latter shall apply.

I declare that this Application Form has been completed accurately to the best of my knowledge and belief.

Signature	Date D   D   M   M   Y   Y   Y   Y
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**For staff use only - Regulatory Introducer Certificate** Please tick as appropriate

1. The Applicant(s) and/or any associated authorised signatories is(are) (an) existing customer(s) of the Distributor and has(ve) been verified in accordance with the relevant UK Money Laundering rules and regulations. Their account number(s) is(are):

Account Number	Date account opened	Account Number	Date account opened
	D   D   M   M   Y   Y   Y   Y		D   D   M   M   Y   Y   Y   Y

OR

2. The Applicant(s) and/or any associated authorised signatories is(are) not (an) existing customer(s) of the Distributor. The Account Manager is required to ask for evidence of their identity(ies) (Please see "4" under Important Information)

**For staff use only -**

Staff Name:	Customer Reference Number:	App 1:	Signature
Employee No:	App 2:	Date	D   D   M   M   Y   Y   Y   Y
Branch:	Branch Code:	FSA Number:	100015

**Name of your existing Cash ISA and name and address of the ISA manager**

Postcode

ISA Manager Tel No

Account nos. of existing Cash ISAs

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Signature
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Date	D   D   M   M   Y   Y   Y   Y
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I would like to transfer EITHER:

- The full value\* of my Cash ISA for the tax year 2012/2013; and/or
- The full value\* of my Cash ISA from previous tax years;
- OR  Part of the value\* of my Cash ISA from previous tax years

£	Approximate value
£	Approximate value
£	Exact value

**Total value** £ Minimum £3,000

\* 'Full value' means both initial investment and interest accrued. 'Part of the value' means the amount stated in the accompanying box. Partial transfers of Cash ISAs from previous tax years are allowed, subject to the Terms & Conditions of the ISA at the original institution. Please check with your existing provider.

#### Existing ISA Manager Instructions:

- I instruct the Manager of the ISA shown above to provide to the Account Manager any information the Account Manager may require in relation to the ISA and to sell the ISA assets and send a cheque for the proceeds payable to: 'Credit Suisse CPA15 Client A/C reference (your name)' at: Credit Suisse Admin Centre BNYM, PO Box 10595, Brentwood, CM14 9FU by 6 July 2012. If there should be any problems please contact Credit Suisse Admin Centre on 0844 892 2206.
- All interest and tax credits arising after the transfer should be made payable directly to me.

## How to invest and applicable limits

There are several ways to invest in the Plan. You must be aged 18 or over and be resident and ordinarily resident in the UK for tax purposes.

Investment Type	Min	Max	Use	Apply by	Cheque Required?
Cash ISA 2012/2013	£3,000	£5,640	GREEN FORM	17 June 2012	YES
Cash ISA Transfers	£3,000	Full value	PURPLE FORM	17 June 2012	NO
Direct Deposits	£3,000	£85,000	GREEN FORM	17 June 2012	YES

**Additional subscriptions are not permitted within this Plan for any Investment Type. Please note, if you are eligible for and wish to use your full Cash ISA Allowance for the relevant tax year, then you must apply for the full amount as detailed in the table above or you will lose any unused allowance.**

**Please note for Cash ISA transfers you should check whether any debit/transfer is subject to transfer or early termination charges. It is your responsibility to make yourself aware of these charges.**

Applications must be received by the Account Manager by the above deadline dates. Please allow time for the post to arrive with the Account Manager.

### Completed Application Forms should be returned to:

Credit Suisse Admin Centre  
BNYM,  
PO Box 10595,  
Brentwood,  
CM14 9FU

**Please do not forget to read, sign and date the declaration and authority section that appears on the back of each Application Form.**

### Taxation

#### Cash ISAs (including transfers)

- Plan returns are free from UK Income and Capital Gains Tax.

#### Direct Deposit Accounts

- Plan returns will be taxable income in the year that they are paid and will be subject to tax at your marginal rate. Any such return will be made net of tax deducted at source at the basic rate (currently 20%).
- Higher rate tax payers will be liable for a further 20% tax, payable to HM Revenue and Customs. This further liability will increase to 30% if you are an additional rate tax payer, with an income of over £150,000. Basic rate tax payers will have no further liability to tax.

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.

Please note that the favourable tax treatment of ISAs may change in the future. For further details generally, please read the accompanying General Terms & Conditions (LB Version 13: April 2012) document under the headings "Taxation of Direct Deposits", "Taxation of Cash ISAs" and "General Risk Factors".

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.

Statements above regarding tax are based on the Account Manager's current understanding and are for general guidance only. For information about your personal tax position please speak to your own tax advisor.

## **What should I expect from the Early Exit Fee?**

If you exit your investment before the Plan Maturity Date, and the value of your investment at the time of exit is lower than your Initial Investment, an Early Exit Fee will be charged which is equivalent to the shortfall in value of your Initial Investment. A number of factors have a significant bearing on the calculation of any Early Exit Fee.

The presence of up front commissions or charges incurred at Issue Date, as set out in Clauses 11 and 13 of the General Terms and Conditions, will increase the size of the Early Exit Fee. The higher the minimum return for the Plan and the closer the Plan is to maturity, the lower the Early Exit Fee will be. The Early Exit Fee will also be linked to interest rates used by banks when lending to each other at the time of exiting the Plan. For example, after Issue Date, should interest rates (for the life of the Plan) rise, any Early Exit Fee is likely to increase in size. The observed, up to point of exit, and expected performances of the Index up to the Plan Maturity Date will affect the Early Exit Fee. Positive performances of the index may reduce, whilst negative may increase, any potential Early Exit Fee.

Other market factors could impact the calculation of the Early Exit Fee, such as, but not limited to: the cost to the Deposit Taker of replacing the monies returned early, or how volatile the Index is.

## **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 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.

## **What happens following the Plan Maturity Date?**

You will receive the full repayment of your Initial Investment plus any applicable return (including any bonus, if applicable). You will be contacted prior to the Plan Maturity Date to determine what you wish to do with the proceeds of your Account. You should then expect to receive the proceeds of your investment within 15 working days following the Plan Maturity Date.

## **Financial Services Compensation Scheme**

Both Royal Bank of Scotland PLC (RBS), who will hold your investment prior to the Issue Date, 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 or becoming insolvent, it is possible that you have a claim against the Financial Services Compensation Scheme (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.

**Please Note**

Accounts with Lloyds TSB Bank PLC include accounts in all its divisions and under trading names: Cheltenham and Gloucester (C&G), Lloyds Bank, Lloyds TSB, Lloyds TSB Bank, Lloyds TSB Business, Lloyds TSB Business Banking, Lloyds TSB Commercial, Lloyds TSB Corporate Markets and Worldwide Service. An eligible depositor's £85,000 limit relates to the combined amount in all accounts with Lloyds TSB Bank plc.

**HELPLINE: 01799 522 211**

† The Plan is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") or by the London Stock Exchange Plc (the "Exchange") or by the Financial Times Limited ("FT") and neither FTSE nor the Exchange nor FT makes any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Index and/or the figure at which the Index stands at any particular time on any particular day or otherwise. The Index is compiled and calculated solely by FTSE. However, neither FTSE nor the Exchange nor FT shall be liable (whether in negligence or otherwise) to any person for any error in the Index and neither FTSE nor the Exchange nor FT shall be under any obligation to advise any person of any error therein. 'FTSE®', 'FT-SE®' and 'Footsie®' are trademarks of the Exchange and the FT and are used by FTSE under licence.

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. As at 31 December 2010, Credit Suisse International had called up share capital and reserves in excess of U.S.\$10 billion.

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.

Saffron Building Society has a registered address at Saffron House, 1a Market Place, Saffron Walden, Essex, CB10 1HX and is authorised and regulated by the Financial Services Authority, 25 the North Colonnade, Canary Wharf, London E14 5HS. FSA registration No. 100015. The main business of the Distributor is the provision of residential mortgages and retail savings products to new and existing members.

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.