

## FINAL TERMS

**UK MiFIR product governance/target market: Professional investors and ECPs only** – Solely for the purposes of the manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (COBS), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA (**UK MiFIR**); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturer’s target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) or Directive 2014/65/EU, as amended, is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer’s target market assessment in the case of a distributor subject to the UK MiFIR Product Governance Rules) and determining appropriate distribution channels.

20th May 2021

**Credit Suisse AG, acting through its London branch**

**Legal Entity Identifier (LEI): ANGGYXNX0JLX3X63JN86**

**Issue of EUR 1,500,000,000 0.250 per cent. Fixed Rate Senior Notes due January 2026  
under the  
Euro Medium Term Note Programme**

### PART A — CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes (the **Conditions**) set forth in the Base Prospectus dated 22nd May 2020, as supplemented by the Supplements thereto dated 5th August 2020, 15th October 2020, 4th November 2020, 7th December 2020, 22nd December 2020, 18th January 2021, 26th February 2021, 1st April 2021, 8th April 2021 and 12th May 2021 (as so supplemented, the **Base Prospectus**) which constitutes a base prospectus for the purposes of the Prospectus Regulation. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 8 of the Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all relevant information. The Base Prospectus is available for viewing on the Luxembourg Stock Exchange’s website ([www.bourse.lu](http://www.bourse.lu)).

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|----|-----|--|---|
| 1. | (a) | Series Number:   | 113   |
|    | (b) | Tranche Number:  | 1   |
|    | (c) | Date on which the Notes will be consolidated and form a single Series: | Not Applicable  |
|    | (d) | Date approval for issuance of Notes obtained:                          | 19th May 2021   |
| 2. |     | Specified Currency or Currencies:                                      | Euro ( <b>EUR</b> )   |
| 3. |     | Aggregate Principal Amount:  |   |
|    | (a) | Series:  | EUR 1,500,000,000   |
|    | (b) | Tranche:   | EUR 1,500,000,000   |
| 4. |     | Issue Price:   | 99.789 per cent. of the Aggregate Principal Amount                |
| 5. | (a) | Specified Denominations:   | EUR 100,000 and integral multiples of EUR 1,000 in excess thereof |
|    | (b) | Calculation Amount:  | EUR 1,000   |
| 6. | (a) | Issue Date:  | 21st May 2021   |

(b)	Interest Commencement Date:	Issue Date
7.	Maturity Date:	5th January 2026
8.	Interest Basis:	0.250 per cent. Fixed Rate (further particulars specified below)
9.	Redemption/Payment Basis:	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their principal amount.
10.	Change of Interest Basis:	Not Applicable
11.	Put/Call Options:	Not Applicable

#### **PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

12.	Fixed Rate Note Provisions	Applicable
(a)	Rate(s) of Interest:	0.250 per cent. per annum payable in arrear on each Interest Payment Date
(b)	Interest Payment Date(s):	5th January in each year, commencing on 5th January 2022, up to and including the Maturity Date.  There will be a short first coupon from, and including the Interest Commencement Date to, but excluding, 5th January 2022 (the <b>Short First Interest Period</b> ).
(c)	Fixed Coupon Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	EUR 2.50 per Calculation Amount (other than in respect of the Short First Interest Period, as to which see paragraph 12(d) below).
(d)	Broken Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	EUR 1.568 per Calculation Amount, payable on the Interest Payment Date falling on 5th January 2022.
(e)	Day Count Fraction:	Actual/Actual (ICMA)
(f)	Determination Date(s):	5th January in each year
13.	Floating Rate Note Provisions	Not Applicable
14.	Zero Coupon Note Provisions	Not Applicable

#### **PROVISIONS RELATING TO REDEMPTION**

15.	Notice Periods for Condition 8.2 (if other than as set out in Condition 8.2):	Not Applicable
16.	Issuer Call:	Not Applicable
17.	Make-Whole Redemption:	Not Applicable
18.	Investor Put:	Not Applicable
19.	Final Redemption Amount:	EUR 1,000 per Calculation Amount
20.	Early Redemption Amount for purposes of Condition 8.7(a):	EUR 1,000 per Calculation Amount

#### **GENERAL PROVISIONS APPLICABLE TO THE NOTES**

21.	Form of Notes:	Bearer Notes:
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Temporary Bearer Global Note exchangeable for a Permanent Bearer Global Note which is exchangeable for Definitive Bearer Notes only upon an Exchange Event

- |     |   |                   |
|-----|---|-------------------|
| 22. | New Global Note (NGN):  | Yes               |
| 23. | Additional Financial Centre(s):   | London and Zurich |
| 24. | Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No                |
| 25. | Schedule 4 of the Agency Agreement:   | Applicable        |

**PROVISIONS APPLICABLE TO RENMINBI NOTES**

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|-----|---|----------------|
| 26. | RMB Currency Event:                             | Not Applicable |
| 27. | Party responsible for calculating the Spot Rate | Not Applicable |
| 28. | RMB Settlement Centre(s)                        | Not Applicable |

**Signed on behalf of Credit Suisse AG, acting through its London branch, as Issuer:**

By: \_\_\_\_\_  
*Duly authorised*

By: \_\_\_\_\_  
*Duly authorised*

## PART B – OTHER INFORMATION

### 1. LISTING AND ADMISSION TO TRADING

- |       |   |  |
|-------|---|--|
| (i)   | Listing and admission to trading:                           | Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Luxembourg Stock Exchange and listed on the Official List of the Luxembourg Stock Exchange with effect from 21st May 2021. |
| (ii)  | Minimum trading size  | Not Applicable   |
| (iii) | Estimate of total expenses related to admission to trading: | EUR 3,800  |

### 2. RATINGS

The Notes to be issued are expected to be rated Aa3 by Moody's Deutschland GmbH (**Moody's**), A+ by S&P Global Ratings Europe Limited (**S&P**) and A by Fitch Ratings Limited (**Fitch**).

Obligations rated "Aa" by Moody's are judged to be of high quality and are subject to very low credit risk. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category, the modifier 2 indicates a mid-range ranking and the modifier 3 indicates a ranking in the lower end of that generic rating category.

Each of S&P and Moody's is established in the European Union and is registered under Regulation (EC) No. 1060/2009 (as amended).

Fitch is established in the United Kingdom and is registered in accordance with Regulation (EC) No. 1060/2009 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018.

### 3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers (as defined in paragraph 7(ii) below) so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services, for the Issuer and its affiliates in the ordinary course of business.

### 4. REASONS FOR THE OFFER

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|------------------------|--|
| Reasons for the offer  | See "Use of Proceeds" in the Base Prospectus |
| Estimated net proceeds | EUR 1,492,710,000                            |

### 5. YIELD

- |                      |                           |
|----------------------|---------------------------|
| Indication of yield: | 0.296 per cent. per annum |
|----------------------|---------------------------|
- The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

### 6. OPERATIONAL INFORMATION

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|-----|---|-----|
| (i) | Intended to be held in a manner which would allow Eurosystem eligibility: | Yes |
|-----|---|-----|

Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and

intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

(ii)	Delivery:	Delivery against payment
(iii)	Names and addresses of initial Paying Agent(s) (if any):	Not Applicable
(iv)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(v)	Name and address of Calculation Agent for the purposes of Condition 6.2:	Not Applicable
(vi)	ISIN:	XS2345982362
(vii)	Common Code:	234598236
(viii)	CFI:	Not Available
(ix)	FISN:	Not Available
(x)	Swiss Security Number:	Not Applicable
(xi)	Relevant Clearing System(s):	Euroclear/Clearstream, Luxembourg
(xii)	Disclosure in relation to Swiss statutory rules on bondholder meetings:	Not Applicable

## 7. DISTRIBUTION

(i)	Method of distribution:	Syndicated
(ii)	If syndicated, names of Managers:	<p>Credit Suisse Securities (Europe) Limited (the <b>Sole Bookrunner</b>); and</p> <p>CaixaBank, S.A.  DZ BANK AG Deutsche Zentral-Genossenschaftsbank,  Frankfurt am Main  (the <b>Senior Co-Managers</b>); and</p> <p>Banco Santander, S.A.  HSBC Continental Europe  Intesa Sanpaolo S.p.A.  La Banque Postale  Nordea Bank Abp  Wells Fargo Securities International Limited  (the <b>Co-Managers</b> and together with the Sole Bookrunner and the Senior Co-Managers, the <b>Managers</b>)</p>
(iii)	Date of Subscription Agreement	20th May 2021
(iv)	Stabilisation Manager(s) (if any):	Credit Suisse Securities (Europe) Limited
(v)	If non-syndicated, name of relevant Dealer:	Not Applicable
(vi)	U.S. selling restrictions:	Reg. S Compliance Category 2; TEFRA D
(vii)	Prohibition of sales to EEA retail investors:	Not Applicable

- (viii) Prohibition of sales to UK retail investors: Not Applicable
- (ix) Prohibition of sales to Belgian consumers: Applicable
- (x) Additional selling restrictions: Not Applicable

8. **BENCHMARKS REGULATION**

Details of benchmarks administrators and registration under Regulation (EU) 2016/1011 (the **Benchmarks Regulation**): Not Applicable