

A promising investment with capital protection

Would you like an alternative to account solutions or risky investments? You can exploit high earning opportunities with our low-cost total package with investment certificate. Even if the stock exchange performs badly, the amount you invest remains almost completely preserved.

What's the benefit to you?

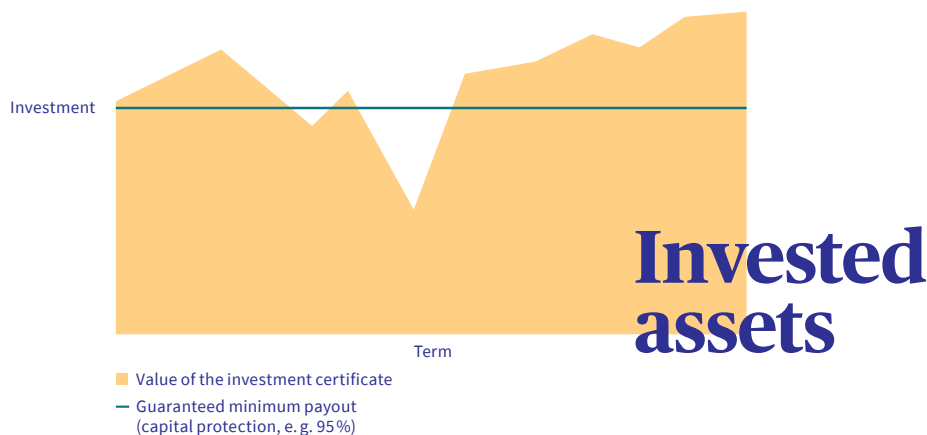
Attractive and low-maintenance investment that is very secure

At the end of the term, the achieved market value of the investment certificate is paid out. At a minimum, you will receive a guaranteed percentage of your original investment

Benefit

At end of the contract

✓ Market value of the investment certificate is paid out, but at least the guaranteed capital



Ideal for medium investment horizon

An investment certificate makes sense if you wish to invest CHF 10,000 or more for 10 years securely and profitably

What is 95% capital protection?

This means that, in a worst case scenario, you get back 95% of your original investment capital at the end of the term, provided neither the issuer nor reference debtor suffer a credit default.

First-class reference index with top potential

Four different asset classes: equities, real estate, commodities and bonds

Worldwide diversification: Switzerland, Europe, the US, and Japan, and emerging economies

Daily risk control

Investment certificates currently available:

[AXA.ch/investment-certificates](https://www.axa.ch/investment-certificates)

Financing

Single investment

✓ Starting at CHF 10,000 (incl. initial charge)

Investment

Investment certificate

✓ Reference debtor certificate with participation on the CS STAA 6% CHF ER Index.

Reference index

✓ The certificate participates in the performance of the CS STAA 6% CHF ER Index.

Participation rate

✓ For example, participation of 250% in the positive development of the reference index

Security

✓ Guaranteed minimum payout: integrated capital protection as a percentage of the investment, e.g. 95%

Index protection

✓ The index is protected at 90% in years 7, 8, and 9 (see chart)



Issuer

- ✓ The issuer of this investment certificate is Credit Suisse AG, Zurich, Switzerland, acting through its London branch office. Credit Suisse AG has a credit rating of A+ from Standard & Poor's and A1 from Moody's.

Reference debtor

AXA S.A., subordinated debt (Moody's: A2)

Risks and monitoring

- ✓ Counterparty risk of the issuer: If the issuer fails to meet its financial obligations, the investor may lose some or all of the capital.
- ✓ The issuer is supervised by FINMA in Switzerland and by the Prudential Regulation Authority and the Financial Conduct Authority in the UK.
- ✓ In the event of the reference debtor's insolvency, the holders of these certificates only receive their payment if all other liabilities, including unsubordinated bonds, have been satisfied. Repayment of the product is also dependent on the reference debtor's solvency. If the reference debtor defaults during the term, investors may lose some or all of their capital.

Index and certificate information

Information about the Multi Asset Invest index (fact sheet and performance) and the current investment certificates can be found at [AXA.ch/anlagezertifikate](https://www.axa.ch/anlagezertifikate)

Taxes

Amounts paid in

- ✓ No issue tax
- ✓ No withholding tax

Payout

Taxable

Earnings

Taxation of difference, i.e., tax is payable on the income upon expiry (or from early redemption) less the amount paid in.

Contract term

Period

- + The term amounts to 7 or 10 years and is dependent on the investment certificate

Early termination

Possible at any time

Availability

Redemption

Payout of the current market value of the investment certificate without entitlement to capital protection and minimum repayment

Conditions

Custody account and private account	The investment certificate is available only in combination with an AXA custody account and private account held with bank zweiplus. The custodian bank for the accounts is zweiplus
Prices	The opening of the custody and private accounts in connection with the investment certificate is free of charge

Custody account for investment products

Conditions	Persons from the age of 18 Resident of Switzerland Swiss citizens or persons with a B or C permit (no US tax persons)
Currency	CHF
Custody account opening/management	Free of charge
Closure of custody account	Free of charge
E-banking	Performance of the investment certificate can be viewed online at any time
Issue of bank documents	With e-banking: documents are issued electronically free of charge Without e-banking: documents are sent by mail, CHF 20 per year
Amounts paid in	To the private account before the end of the subscription period
Early redemption	Possible at any time. Capital protection as defined at the time of purchase applies only on maturity Payout to the private account Submit an order in writing or by note in e-banking Costs: CHF 20
Securities transfer	CHF 150 per security
Termination of customer relationship	CHF 25. AXA covers these costs

Private account (available only with a custody account for investment products)

Currency	CHF
Interest	0 % 35 % withholding tax on interest income, provided the amount is above CHF 200
Account opening/management	Free of charge, only in connection with a custody account for investment products
Closure of the private account	Not possible if there is a custody account for investment products
Services	Domestic and international payments free of charge in e-banking. Third-party fees are applied.
Payments received	Free of charge. Third-party fees are applied.
Electronic payment order	Payments within Switzerland and to foreign countries are free of charge. Third-party fees are applied.
Other payment instruction types in Switzerland	CHF 10 per instruction, plus third-party fees
Other payment instruction types abroad	CHF 20 per instruction, plus third-party fees
Incorrect payment instruction	At cost
Interest rate on overdrafts	11 %
Reminder fee on overdrafts	CHF 20 per reminder

Account/custody account information

Statement of interest and capital on Dec. 31	Online: free of charge Post: free of charge
Account and custody account statement	Online: free of charge Postal: Free of charge as at 31.12. CHF 20 per copy, plus postage

✓ insured

+ optional

Interesting to note

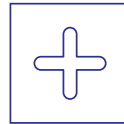
- *Is this investment right for you?*
- *How much money can we guarantee?*
- *When is the subscription deadline?*

We will be happy to calculate your current situation and solution options. No prior knowledge is required.



Additional benefits

- Guaranteed minimum repayment at the end of the period
- Low-maintenance, transparent investment
- Value development can be tracked online at any time
- Early redemption possible at any time



Your added value

- AXA provides your custody account and private account in connection with the investment certificate free of charge
- This investment product and the issuer are strictly monitored
- Returns from optimum diversification
- High-quality advice