

〇〇市〇〇區〇〇路〇〇號

〇〇〇 先生/小姐 鈞啟

發行機構「瑞士信貸銀行股份有限公司倫敦分行」所屬「瑞士信貸集團 (CS)」重要事件通知

親愛的貴賓客戶 您好：

關於 您透過本行投資之〇〇〇〇〇〇（商品編號：〇〇〇〇〇），到期日為〇〇〇〇年〇〇月〇〇日，發行機構為瑞士信貸銀行股份有限公司倫敦分行(Credit Suisse AG, London Branch)。

因近期「瑞士信貸銀行股份有限公司倫敦分行」所屬「瑞士信貸集團(CS)」發生重大事件，特此說明如下：

一、說明：

1. 瑞士金融市場監管局 (FINMA) 公告：於 2023 年 3 月 19 日瑞士信貸集團與瑞士銀行已達成一項合併收購協議，預計將在 2023 年底完成，其中瑞士銀行將會是存續主體。
2. 瑞士金融市場監管局 (FINMA) 在官網發布公告表示，收購交易將觸發瑞士信貸集團額外第一類資本 (AT1) 債券被完全減記。
3. 目前本行上架瑞士信貸銀行倫敦分行發行之境外結構型商品，非屬前揭之 AT1 債券。
4. 目前本行上架之瑞士信貸銀行倫敦分行公司債皆為優先無擔保公司債，非屬前揭 AT1 債券。

二、檢附瑞士信貸發行在外 AT1 清單及瑞士信貸致客戶信函供參。

謹以此通知提醒 您投資商品的重要訊息，如有任何參考贖回價或其他問題，可至本行網站 <https://www.tcbbank.com.tw/> 查詢，或歡迎洽詢您的理財業務人員，也希望您繼續支持本行，謝謝。

敬頌 時祺

台中銀行 敬上
2023 年 3 月

致客戶函

尊敬的客戶：

我希望向您通知有關瑞信以及您與本行業務關係的重大進展。近日來，全球金融市場出現異常震盪，而瑞信持續面臨了各種評論和猜測。

從媒體渠道去瞭解有關瑞信的一些事態發展會令人不安；但是，現在我們可以肯定並且明確地向您通報目前的形勢。

在瑞士聯邦財政部、瑞士國家銀行（SNB）和瑞士金融市場監管局（FINMA）介入後，2023年3月19日週日公告瑞信與瑞銀已達成一項合併協議，其中瑞銀將會是存續主體。在對所有方案進行全面徹底的審查後，各方一致認為，此次合併符合客戶、投資人和其他利益相關方的最佳利益，並將有助於恢復金融市場信心和穩定。

合併需要滿足慣常的交割條件，預計將在2023年底完成，在合併完成前，瑞信將與瑞銀緊密合作，繼續如常開展業務。我們預計在此階段客戶無需採取任何行動。瑞士國家銀行將向瑞信提供額外的巨額流動性。

雖然交易的具體細節仍在擬定之中，但我希望強調，我們預計客戶服務不會受到任何影響。我們全力關注，確保我們的客戶平穩順利過渡，確保無縫銜接的體驗。我們會盡全力及時向您進一步通報與您相關的一切動向。

衷心感謝您對本行一如既往的支持。

順頌春安！

Freddy Yang
Head of Taiwan Sales
Markets, Asia Pacific

Capital instruments

Information on our High-Trigger and Low-Trigger Capital Instruments which have been issued

High-Trigger Capital Instruments

Issuer	Links	ISIN	Type	CET1 trigger ratio	Currency	Nominal (millions)	Coupon rate	Issue date	Maturity date	First Optional redemption date
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-200m-2017.pdf)	CH0360172719	Additional tier 1	<7.0% or Viability Event	CHF	200	3.875%	2017	No fixed or final redemption date	22.09.2023
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-2000m-usd-2018.pdf)	US225401AJ72 (144A) USH3698DBW32 (Reg S)	Additional tier 1	<7.0% or Viability Event	USD	2,000	7.50%	2018	No fixed or final redemption date	17.07.2023
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-300-chf-2018.pdf)	CH0428194226	Additional tier 1	<7.0% or Viability Event	CHF	300	3.50%	2018	No fixed or final redemption date	04.09.2024
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-1500m-usd-2018.pdf)	US225401AK46 (144A) USH3698DBZ62 (Reg S)	Additional tier 1	<7.0% or Viability Event	USD	1,500	7.25%	2018	No fixed or final redemption date	12.09.2025
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-750m-sgd-2019.pdf)	CH0482172324	Additional tier 1	<7.0% or Viability Event	SGD	750	5.625%	2019	No fixed or final redemption date	06.06.2024

Issuer	Links	ISIN	Type	CET1 trigger ratio	Currency	Nominal (millions)	Coupon rate	Issue date	Maturity date	First Optional redemption date
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-1750m-usd-2019.pdf)	US225401AL29 (144A) USH3698DCP71 (Reg S)	Additional tier 1	<7.0% or Viability Event	USD	1,750	6.375%	2019	No fixed or final redemption date	21.08.2026
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-525m-chf-2019.pdf)	CH0494734384	Additional tier 1	<7.0% or Viability Event	CHF	525	3.00%	2019	No fixed or final redemption date	11.11.2025
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-1000-usd-2020.pdf)	US225401AN84 (144A) USH3698DCV40 (Reg S)	Additional tier 1	<7.0% or Viability Event	USD	1,000	5.10%	2020	No fixed or final redemption date	24.01.2030
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-1500m-usd-2020.pdf)	US225401AR98 (144A) USH3698DDA93 (Reg S)	Additional tier 1	<7.0% or Viability Event	USD	1,500	5.25%	2020	No fixed or final redemption date	11.08.2027 ¹
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-1500m-usd-dec2020.pdf)	US225401AS71 (144A) USH3698DDD33 (Reg S)	Additional tier 1	<7.0% or Viability Event	USD	1,500	4.50%	2020	No fixed or final redemption date	03.03.2031 ¹
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/high-trigger-capital-instruments/t1-1650m-2022.pdf)	US225401AX66 USH3698DDQ46	Additional tier 1	<7.0% or Viability Event	USD	1,650	9.750%	2022	No fixed or final redemption date	23.12.2027

¹ At any time during the six-month period prior to the First Reset Date or any Reset Date thereafter

Low-Trigger Capital Instruments

Issuer	Links	ISIN	Type	Trigger ratio	Currency	Nominal (millions)	Coupon rate	Issue date	Maturity date	First Optional redemption date
Credit Suisse AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/low-trigger-capital-notes/12082013-low-trigger-capital-notes-information-memorandum.pdf)	US22546DAA46 (144A) XS0957135212 (Reg S)	Tier 2	<5.0% or Viability Event	USD	2,500	6.50%	2013	08.08.2023	Not applicable
Credit Suisse Group AG	Information Memorandum (/media/assets/about-us/docs/investor-relations/debt-investors/low-trigger-capital-notes/09122013-low-trigger-capital-notes-information-memorandum.pdf)	US22546DAB29 (144A) XS0989394589 (Reg S)	Additional tier 1	<5.125% or Viability Event	USD	2,250	7.50%	2013	No fixed or final redemption date	11.12.2023
Credit Suisse Group AG	Information Memorandum (/media/assets/corporate/docs/about-us/investor-relations/information-for-debt-investors/16062014-low-trigger-capital-notes-information-memorandum.pdf)	US225436AA21 (144A) XS1076957700 (Reg S)	Additional tier 1	<5.125% or Viability Event	USD	2,500	6.25%	2014	No fixed or final redemption date	18.12.2024



Capital instruments

- [Ratings & credit reports \(/about-us/en/investor-relations/debt-investors/ratings-credit-reports.html\)](#)
- [High-trigger capital instruments \(/about-us/en/investor-relations/debt-investors/high-trigger-capital-instruments.html\)](#)
- [Low-trigger capital instruments \(/about-us/en/investor-relations/debt-investors/low-trigger-capital-instruments.html\)](#)
- [Bonds & securities \(/about-us/en/investor-relations/debt-investors/bonds-securities.html\)](#)

Products & services

- [Our Products and Services \(https://www.credit-suisse.com\)](https://www.credit-suisse.com)
- [Branches and ATMs\(https://www.credit-suisse.com/sites/office-locator.html\)](#)

Careers

- [Culture \(/careers/en/culture.html\)](#)
- [Locations \(/careers/en/locations.html\)](#)
- [Teams \(/careers/en/teams.html\)](#)
- [Students \(/careers/en/students.html\)](#)
- [School leavers \(/careers/en/school-leavers.html\)](#)
- [Join us \(/careers/en/apply.html\)](#)

Contact

- [General Inquiries \(/about-us/en/contacts-services.html\)](#)
- [Investor Relations \(/about-us/en/contacts-services/contacts-for-investors.html\)](#)
- [Media \(/about-us/en/media-news/contacts-for-media.html\)](#)

