SUPPLEMENT DATED 14 AUGUST 2013 TO THE BASE PROSPECTUS

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK

(a limited liability company incorporated in France as a "société anonyme")

and

CREDIT AGRICOLE CIB FINANCIAL PRODUCTS (GUERNSEY) LIMITED

(a limited liability company incorporated in Guernsey)

and

CREDIT AGRICOLE CIB FINANCE (GUERNSEY) LIMITED

(a limited liability company incorporated in Guernsey)

CREDIT AGRICOLE CIB FINANCIAL SOLUTIONS

(a limited liability company incorporated in France)

Programme for the Issuance of Certificates unconditionally and irrevocably guaranteed by

CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK

This supplement (this **Supplement**) to the base prospectus dated 8 July 2013 in connection with the Programme for the Issuance of Certificates of Crédit Agricole Corporate and Investment Bank, Crédit Agricole CIB Financial Products (Guernsey) Limited, Crédit Agricole CIB Finance (Guernsey) Limited and Crédit Agricole CIB Financial Solutions (each an **Issuer** and together the **Issuers**) unconditionally and irrevocably guaranteed by Crédit Agricole Corporate and Investment Bank (the **Guarantor**) (the **Base Prospectus**) (which comprises a base prospectus for the purposes of Directive 2003/71/EC (the "**Prospectus Directive**")) constitutes a prospectus supplement for the purposes of Article 16 of the Prospectus Directive. Unless the context otherwise requires, terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement has been approved by the Central Bank of Ireland (the **Central Bank**) as competent authority under the Prospectus Directive. The Central Bank only approves this Supplement as meeting the requirements imposed under Irish and European Union law pursuant to the Prospectus Directive.

Each of the Issuers and the Guarantor, having taken all reasonable care to ensure that such is the case, confirms that, to the best of its knowledge and belief, the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information. The Issuers and the Guarantor accept responsibility accordingly.

To the extent that there is any inconsistency between (a) any statement in this Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Supplement, there has been no significant new factor, material mistake or inaccuracy relating to the information included in the Base Prospectus since the publication of the Base Prospectus.

The Base Prospectus and this Supplement are available for viewing on the Irish Stock Exchange website (www.ise.ie) and the Crédit Agricole Corporate and Investment Bank website (www.ca-cib.com), and copies can be obtained from the registered office of Crédit Agricole Corporate and Investment Bank and the specified office of the Principal Certificate Agent for the time being.

The purpose of this Supplement is to:

- 1. amend the rating assigned by Fitch to Crédit Agricole Corporate and Investment Bank mentioned in the Summary of the Base Prospectus (commencing on page 13 of the Base Prospectus);
- 2. add an additional sub-section in the section "Description of the Issuers Description of Crédit Agricole Corporate and Investment Bank" (page 901 of the Base Prospectus); and
- 3. amend the preamble language in the Form of Final Terms (page 152 to 153 of the Base Prospectus).

1. Summary

The references to the Short Term Debt and Senior Long Term Debt ratings of Fitch set out in the Summary on page 18 of the Base Prospectus shall be deleted and replaced with, respectively, "F1" and "A".

The Summary of the Programme beginning on page 13 of the Base Prospectus is restated pursuant to the above paragraph as set out in the Appendix to this Supplement.

The credit ratings included or referred to in this Supplement will be treated for the purposes of Regulation (EC) No 1060/2009, amended by Regulation 'EU) No 513/2011 on credit rating agencies (the **CRA Regulation**), as having been issued by Fitch, Moody's and S&P which are each established in the European Union and registered under the CRA Regulation.

2. Description of the Issuers

The following sub-section is added at the end of the section entitled "Description of the Issuers – Description of Crédit Agricole Corporate and Investment Bank" on page 901 of the Base Prospectus:

"Recent developments regarding ratings

As of the 17 July 2013, Fitch has assigned the following ratings:

Short Term Debt: F1

Long Term Debt: A".

3. Form of Final Terms

The first paragraph under the heading "Part A – Contractual Terms" in the Form of Final Terms contained on pages 152 to 153 of the Base Prospectus is hereby deleted and replaced with the following:

"[[Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Certificates set forth in the Base Prospectus dated 16 May 2012 (the **2012 Conditions**) which are incorporated by reference in the Base Prospectus dated 8 July 2013 (the **Base Prospectus**)](*only insert this wording where the applicable terms and conditions are those set out in the Base Prosectus dated 16 May 2012*). This document [constitutes the Final Terms of the Certificates described herein for the purposes of Article 5.4 of the Directive 2003/71/EC (and amendments thereto, including the Directive 2010/73/EU, to the extent implemented in the Relevant Member State), including any relevant implementing measure in the Relevant Member State (the **Prospectus Directive**]] and must be read in conjunction with [the Base Prospectus] which constitutes a base prospectus for the purposes of the Prospectus Directive](*insert this wording where the applicable terms and conditions are not those set out in the Base Prosectus dated 16 May 2012*/[(1) the Base Prospectus [and the Prospectus [and the Prospectus Directive]]

supplement[s] dated [•] which [together] constitute[s] a base prospectus for the purposes of the Prospectus Directive; and (2) the 2012 Conditions (which are incorporated by reference in the Base Prospectus)] (insert this wording where the applicable terms and conditions are those set out in the Base Prosectus dated 16 May 2012). Full information on [Crédit Agricole Corporate and Investment Bank/ Crédit Agricole CIB Financial Products (Guernsey) Limited/Crédit Agricole CIB Finance (Guernsey) Limited/Crédit Agricole CIB Financial Solutions] (the Issuer) [,Crédit Agricole Corporate and Investment Bank (the Guarantor)] and the [offer] [and] [listing] of the Certificates is only available on the basis of the combination of these Final Terms and the Base Prospectus (including the 2012 Conditions which are incorporated by reference in the Base Prospectus)] (insert this wording where the applicable terms and conditions are those set out in the Base Prospectus dated 16 May 2012). [A summary of the issue of the Certificates is annexed to these Final Terms at Annex [A]. (Only required for Certificates with a denomination of less than €100,000 (or its equivalent in any other currency))]The Base Prospectus and these Final Terms (save where these Final Terms relate to a Series of Certificates which are not admitted to trading on the Regulated market of the Irish Stock Exchange) are available for viewing on the Irish Stock Exchange website (www.ise.ie) and the Base Prospectus is also available for viewing during normal business hours at the registered office of Crédit Agricole CIB (www.ca-cib.com) and the specified office of the Principal Certificate Agent.]"

Arranger and Dealer CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK

The date of this Supplement is 14 August 2013

APPENDIX

SUMMARY

This section provides a summary of the Programme and a form of issue specific summary which will be used for the Certificates.

Summaries are made up of disclosure requirements known as "elements". These elements are numbered in Sections A - E (A.1 - E.7).

This summary contains all the elements required to be included in a summary for these types of securities and issuers. Because some elements are not required to be addressed, there may be gaps in the numbering sequence of the elements.

Even though an element may be required to be inserted in the summary because of the type of securities and issuers, it is possible that no relevant information can be given regarding the element. In this case a short description of the element is included in the summary after the words "Not Applicable".

Section A – Introduction and Warnings			
A.1 Introduction warnings	 and This summary should be read as an introduction to the Base Prospectus. Any decision to invest in Certificates should be based on consideration of the Base Prospectus as a whole by the investor. Where a claim relating to the information contained in the Base Prospectus is brought before a court, the plaintiff investor might, under the national legislation of the Member States, have to bear the costs of translating the Base Prospectus before the legal proceedings are initiated. Civil liability attaches only to those persons who have tabled the summary, including any translation thereof, but only if the summary is misleading, inaccurate or inconsistent when read together with the other parts of the Base Prospectus, key information in order to aid investors when considering whether to invest in the Certificates. 		
A.2 Consent for Base Prospec in subsequen resale or fina placement, indication of period and conditions to consent for subsequent r or final placement ar warning	 In the context of the offer of Certificates from time to time in [Finland][France][Germany][Italy][Norway][and][Sweden] (the Public Offer Jurisdiction[s]), the Issuer consents to the use of the Base Prospectus as so supplemented where the offer is in circumstances where there is no exemption from the obligation under Directive 2003/71/EC (and amendments thereto, including the Directive 2010/73/EU, to the extent implemented in the relevant Member State) to publish a prospectus (a Non-exempt Offer) during the period from [•] until [•] (the Offer Period) and in the Public Offer Jurisdiction[(s)]) by: [(1) (a) [any financial intermediary], subject to [the relevant conditions]; and (b) any financial intermediary appointed after [date] and whose name is published on the website (www.ca-cib.com) and identified as an Authorised Offeror in respect of the Non-exempt Offer;] [(2) any financial intermediary which shall, for the duration of the Offer Period, publish on its website that it is using the Base Prospectus for such Non-exempt Offer in accordance with the consent of the Issuer and that it accepts the Authorised Offeror Terms relating to the use of the consent and the other conditions. [in each case] for so long as they are authorised to make such offers under the Directive 2004/39/EC (the Markets in Financial Instruments Directive) ([in each case any such financial intermediary baing an]/thal Authorised Offeror) 		

Section A – Introduction and Warnings						
	[Authorised Offeror Terms are [•].].					
	[The Issuer may also give consent to additional financial intermediary(ies) s long as they are authorised to make such offers under the Markets in Financia Instruments Directive (also an Authorised Offeror) after [date] and, if it doo so, it will publish any new information in relation to such Authorised Offeron at [website].]					
	[If any Authorised Offeror is permitted to use the Base Prospectus during the Offer Period, any such Authorised Offeror is required, for the duration of the Offer Period, to publish on its website that it is using the Base Prospectus for the relevant Non-exempt Offer with the consent of the Issuer and in accordance with certain conditions.]					
	An investor intending to acquire or acquiring any Certificates from an Authorised Offeror will do so, and offers and sales of the Certificates to an investor by an Authorised Offeror will be made, in accordance with any terms and other arrangements in place between such Authorised Offeror and such investor including as to price allocations and settlement arrangements (the Terms and Conditions of the Non-exempt Offer). The Issuer will not be a party to any such arrangements with investors (other than dealers) in connection with the offer or sale of the Certificates and, accordingly, the Base Prospectus and any Final Terms will not contain such information. The Terms and Conditions of the Non-exempt Offer shall be provided to investors by that Authorised Offeror at the time of the Non-exempt Offer. Neither the Issuer], the Guarantor] nor any of the dealers or other Authorised Offerors have any responsibility or liability for such information.]					
	[Not Applicable. The Issuer does not consent to the use of the Base Prospectus for subsequent resales.]					

	Section B – Issuer					
B.1	Legal and commercial name	[Crédit Agricole Corporate And Investment Bank (Crédit Agricole CIB [or the Issuer][or the Guarantor])]				
	of the Issuer	[Crédit Agricole CIB Financial Products (Guernsey) Limited (Crédit Agricole CIB FP or the Issuer)]				
	[Crédit Agricole CIB Finance (Guernsey) Limited (Crédit Agricole CIB F Issuer)]					
		[Crédit Agricole CIB Financial Solutions (Crédit Agricole CIB FS or the Issuer)]				
B.2	Domicile and [Crédit Agricole CIB is a limited liability company incorporated in Fra					
legal form of the "société anonyme" and having its domicile in France. As a French		"société anonyme" and having its domicile in France. As a French corporation				
	issuer, legislation having limited liability, Crédit Agricole CIB is subject to Articles L.2					
	under which the	following of Book 2 of the Code de commerce of France. As a financial institution,				
	Issuer operates	Crédit Agricole CIB is subject to Articles L.511-1 and following and L.531-1 and				
	and country of	following of the Code monétaire et financier of France.]				
	incorporation of	[Crédit Agricole CIB FP is a limited liability non-cellular company incorporated in				
Issuer Guernsey and having its domicile in Guernsey and is registered at the Companies in Guernsey.]		Guernsey and having its domicile in Guernsey and is registered at the Register of				
		Companies in Guernsey.]				
		[Crédit Agricole CIB FG is a limited liability non-cellular company incorporated in				
		Guernsey and having its domicile in Guernsey and is registered at the Register of				

		Section B – Issuer				
		Companies in Guernsey.] [Crédit Agricole CIB FS is a limited liability company incorporated in France as a				
		<i>"société anonyme"</i> and having its domicile in France. As a French corporation having limited liability, Crédit Agricole CIB FS is subject to Articles L.225-1 and following of Book 2 of the <i>Code de commerce</i> of France. As a financial institution, Crédit Agricole CIB is subject to Articles L.511-1 and following and L.531-1 and following of the <i>Code monétaire et financier</i> of France.]				
B.4b	Known trendsKnown trends affecting the Issuer and the Crédit Agricole CIB group of com (the Group) and the industries in which the Issuer and Group					
	and Issuer's industries	operate include:				
		• the continuing evolution of the global economic environment;				
		• the recommendation by the European Banking Authority to reach a Core Tier 1 of at least 9% under Basel 2.5 starting 30 June 2012;				
		• the on-going international discussion relating to the harmonisation of accounting standards;				
		changes to compensation practices				
		• the functioning of the OTC derivative markets monitored by the Financial Stability Council;				
		• the US Dodd-Frank Wall Street Reform and Consumer Protection Act, which contains far reaching regulatory reform (including restrictions on proprietary trading and fund-related activities (the so-called "Volcker rule") and the foundation for systemic risk supervision and oversight of certain activities of corporate and investment banks); and				
		• the introduction of a tax on financial transactions in France in 2012.				
B.5	Description of	Please refer to elements B.14 and B.16.				
	group and Issuer's position within the group	[Crédit Agricole CIB is directly owned by Crédit Agricole S.A, the parent company of the Crédit Agricole group (the Crédit Agricole group). Crédit Agricole CIB is the parent company of the Group. The Group is the corporate and investment				
		banking arm of the Crédit Agricole group.]				
		[The Group includes Crédit Agricole CIB FP which is a consolidated subsidiary of Crédit Agricole CIB. Crédit Agricole CIB FP has no subsidiaries				
		[The Group includes Crédit Agricole CIB FG which is a consolidated subsidiary of Crédit Agricole CIB. Crédit Agricole CIB FG has no subsidiaries]				
		[The Group includes Crédit Agricole CIB FS which is a consolidated subsidiary of Crédit Agricole CIB. Crédit Agricole CIB FS has no subsidiaries.]				
B.9	Profit forecast or estimate	[Not Applicable. Crédit Agricole CIB does not make profit forecasts or estimates.]				
		estimates.]				
		[Not Applicable. Crédit Agricole CIB FG does not make profit forecasts or estimates.]				
		[Not Applicable. Crédit Agricole CIB FS does not make profit forecasts or estimates.]				
B.10	Qualifications in audit report on	[Not Applicable. There were no qualifications in the audit report on historical financial information for Crédit Agricole CIB.]				
	historical financial	[Not Applicable. There were no qualifications in the audit report on historical financial information for Crédit Agricole CIB FP.]				

	Section B – Issuer							
	information	[Not Applicable. There were no qualifications in the audit report on historical						
		Information for Credit Agricole CIB FG.]						
		financial information for Crédit Agricole CIB FS].						
B.12	Selected key	[The following table shows Crédit Agricole Cl	B's selected key fina	ncial information				
	financial	as at and for the period ending 31 December 2012:						
	information and	Euros Millions	31/12/2012	31/12/2011				
	adverse change							
	and no significant change	Total Balance Sheet	905,290	826,004				
	statements	(a) Fund for general banking risks	—	—				
		(b) Minority interests	536	559				
		(c) Shareholders equity (Group Share) and shareholder advances	15,131	15,567				
		Total(a) + (b) + (c)	15,667	16,126				
		Net income for year	(378)	680				
		Net banking income	4,061	5,309				
		Gross operating income	722	1,847				
		Group Share	(389)	682				
		Minority interests	11	(2)				
		There has been no significant change in the financial or trading position of Crédit Agricole CIB and no material adverse change in its prospects since 31 December 2012.] [The following table shows Crédit Agricole CIB FP's selected key financial information as at and for the period ending 31 December 2012:						
		Euros Thousands	31/12/2012	31/12/2011				
		Total Balance Sheet	5,470,558	5,904,140				
		Net result	-	2				
		Share capital	15	15				
		Result carried forward	15	13				
		There has been no significant change in the Agricole CIB FP and no material adverse chan 2012.]	financial or trading ge in its prospects sin	position of Crédit nce 31 December				
		[The following table shows Crédit Agricole CIB FG's selected key financi information as at and for the period ending 31 December 2012:						
		Euros Thousands	31/12/2012	31/12/2011				
		Total Balance Sheet	5,666,242	5,434,175				
		Net result	1	4				
		Share capital	15	15				
		Result carried forward	10	6				

	Section B – Issuer				
		There has been no significant change in the financial or trading position of Crédit Agricole CIB FG and no material adverse change in its prospects since 31 December 2012.]			
		[The following table shows Crédit Agricole CIB FS's selected key financial information as at and for the period ending 31 December 2012:			
		Euros	31/12/2012	31/12/2011	
		Total Balance Sheet	1,464,389,378	1,900,781,453	
		Net result	1,128	(17,078)	
		Share capital	225,000	225,000	
		Result carried forward	26,336	(9,258)	
		There has been no significant change in the financial or trading position of Crédit Agricole CIB FS since 31 December 2012 and no material adverse change in its prospects since 31 December 2012.]			
B.13	Recent events materially	[Not Applicable. There have been no recent evaluation of the solvency of Crédit Agricole	events that are materia CIB.]	lly relevant to the	
	relevant to evaluation of	[Not Applicable. There have been no recent events that are materially relevant to the evaluation of the solvency of Crédit Agricole CIB FP.]			
	Issuer's solvency	[Not Applicable. There have been no recent events that are materially relevant to the evaluation of the solvency of Crédit Agricole CIB FG.]			
		[Not Applicable. There have been no recent events that are materially relevant to the evaluation of the solvency of Crédit Agricole CIB FS.]			
B.14	Dependency of Issuer on other entities within the group	 Please refer to elements B.5 and B.16. [Crédit Agricole CIB is dependent on the performance of its subsidiaries.] [[Crédit Agricole CIB FP] [Crédit Agricole CIB FG] [Crédit Agricole CIB FS] is dependent on Crédit Agricole CIB]. 			
B.15	Description of Issuer's principal activities	 iption of [The principal activities of Crédit Agricole CIB are mainly: 's principal ties Financing: The financing business combines structured financing and commercia banking in France and abroad. Banking syndication is involved in both of these activities. Capital markets and investment banking: This business includes capital markets and brokerage, as well as investment banking. 			
	International private banking: The international private banking business individual investors with a worldwide comprehensive wealth management range.				
		Discontinuing operations: The "discontinuup during Crédit Agricole CIB's refocusing autumn of 2008. It encompasses the operation crisis. Since the new organisation of Crédit <i>A</i> quarter of 2012, following the adjustment pl the correlation business, the CDO, CLO and excluding corporates and convertibles, the excluding corporates and convertibles, the excluding of residential underlyings.] [[Crédit Agricole CIB FP] [Crédit Agricole CIB FP] [C	ing operations" perim and development plan ns which were the mos agricole CIB was estab an, discontinuing activ ABS portfolios, the e exotic rate derivatives CIB FG] [Crédit Agrico uing certificates and	eter has been set it adopted in the st impacted by the lished in the third rities now include equity derivatives and the impaired ble CIB FS carries other financial	

	Section B – Issuer				
B.16	Description of whether the Issuer is directly or indirectly owned or controlled and by whom and nature of such control	 [Crédit Agricole S.A. is the immediate parent company of Crédit Agricole CIB with a 97.33 per cent. stake.] [Crédit Agricole CIB Capital Markets International S.A. is the immediate parent company of Crédit Agricole CIB FP with a 99.9 per cent. stake. Crédit Agricole CIB Capital Markets International S.A. has merged with Crédit Agricole CIB. Crédit Agricole CIB, owns 100 per cent. shares in Crédit Agricole CIB Capital Markets International S.A. and therefore ultimately controls Crédit Agricole CIB FP.] [Crédit Agricole CIB Capital Markets International S.A. is the immediate parent company of Crédit Agricole CIB FG with a 99.9 per cent. stake. Crédit Agricole CIB FP.] [Crédit Agricole CIB Capital Markets International S.A. is the immediate parent company of Crédit Agricole CIB FG with a 99.9 per cent. stake. Crédit Agricole CIB Capital Markets International S.A. has merged with Crédit Agricole CIB. Crédit Agricole CIB capital Markets International S.A. has merged with Crédit Agricole CIB. Crédit Agricole CIB capital Markets International S.A. and therefore ultimately controls Crédit Agricole CIB Capital Markets International S.A. and therefore ultimately controls Crédit Agricole CIB FG.] [Crédit Agricole CIB is the immediate parent company of Crédit Agricole CIB FG.] [Crédit Agricole CIB is the immediate parent company of Crédit Agricole CIB FS.] 			
B.17	Credit ratings	The current ratings for Crédit Agr	icole CIB are as follows:		
	assigned to the issuer or its debt	Rating Agency	Short Term Debt	Senior Long Term Debt	
	request or with	Fitch Ratings Ltd (Fitch) [*]	F1	А	
	the issuer in the rating process	Moody's Investor Services Ltd (Moody '	Prime-1 s)	A2	
		Standard & Poor's Rating Services, a division of The McGra Hill Companies, Inc. (S&P)	A-1 aw-	Α	
[[Crédit Agricole CIB FG] [Crédit Agricole CIB FP] [Crédit Agricol not have ratings.]			it Agricole CIB FS] does		
	[The credit ratings will be treated for the purposes of Regulation (EC) No on credit rating agencies (the CRA Regulation) as having been issue Moody's and Fitch upon registration pursuant to the CRA Regulation. S& and Fitch are established in the European Union and have registered under Regulation.]				
D 10		The Certificates nave [not] been rated [•] by [Fitch][Moody's][S&P].			
B.18	A description of the nature and scope of the	The payment of all amounts due in relation to Certificates are irrevocably and unconditionally guaranteed by Crédit Agricole CIB pursuant to a guarantee dated [•] 2013 (the Guarantee).			
	guarantee	[Not Applicable. The Certificates	are not guaranteed.]		
B.19	Section B information about the guarantor as if it were the issuer of the same type of	[Please see the elements above in Guarantor.] [Not Applicable. The Certificates	n this Section B regarding are not guaranteed.]	Crédit Agricole CIB, as	

^{*} The Short Term Debt rating of "F1+" and the Senior Long Term Debt rating of "A+" relating to Crédit Agricole CIB given by Fitch have been deleted and replaced with, respectively, "F1" and "A".

Section B – Issuer			
security that is			
the subject of the			
guarantee.			
Therefore			
provide such			
information as			
required for a			
summary for the			
relevant annex.			

	Section C – Securities			
C.1	Type and class of Securities being offered	<i>Type:</i> The certificates (Certificates) are issued by the Issuer with [no interest payable (Zero Coupon Certificates)] [the amount (if any) payable as interest being linked to] [a fixed rate (a Fixed Rate Certificate)][a floating rate (a Floating Rate Certificate)][linked to][a combination of][a commodity/commodities/basket of commodities][a benchmark rate/benchmark rates/basket of benchmark rates][an FX rate/FX rates/a basket of FX rates][an index/indices/a basket of indices][a proprietary index/proprietary indices/a basket of indices][a proprietary index/proprietary indices] (a Linked Interest Certificate)] [and] [the amount payable on redemption being [linked to [a combination of][a commodity/commodities/basket of commodities][a benchmark rate/benchmark rates/basket of somodity/commodities][a benchmark rate/benchmark rates/basket of benchmark rates/basket of commodities][a benchmark rate/benchmark rates/basket of benchmark rates/basket of commodities][a benchmark rate/benchmark rates/basket of benchmark rates/basket of commodities][a benchmark rate/benchmark rates/basket of benchmark rates][an FX rates/[a basket of indices][a proprietary index/proprietary indices/a basket of FX rates][an index/indices/a basket of indices][a proprietary index/proprietary indices/a basket of proprietary indices/[a basket of indices][a benchmark rate][an infation indices][a benchmark rates][an infation indices][a inflation indices/a basket of indices][a tinked Certificate][a benchmark rate][an infation indices][a inflation indices][a proprietary index/proprietary indices/a basket of proprietary indices/[a basket of indices][a proprietary index/proprietary indices/a basket of proprietary indices][a inflation index/inflation indices/a basket of inflation indices][a linked Certificates][an inflation indices][a benchmark certificate]]. [The Certificate][Inflation Linked Certificate][FX Linked Certificate][Rate Linked Certificate][Multi Asset Basket Linked Certificate].] [The amount payable (if any) [as interest] [or] [on redempt		
C.2	Currency	Subject to compliance with all applicable laws, regulations and directives, Certificates may be issued in any currency agreed between the relevant Issuer and the relevant dealer at the time of issue. The Certificates will be denominated in [•][, interest amounts (if any) will be payable in [•]] [and] [any amount payable on redemption will be in[•].]		
C.5	Description of restrictions on free transferability of the Securities	The free transfer of the Certificates is subject to the selling restrictions of the United States, the European Economic Area (including Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Lichtenstein, Luxembourg, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden and the United Kingdom), the Hong Kong Special Administrative Region of the		

	Section C – Securities				
		People's Republic of China (Hong Kong), India, the People's Republic of China (PRC), Singapore, the Republic of Korea (South Korea) and the Republic of China (Taiwan) (Taiwan).			
		[Certificates offered and sold outside the United States to non-US persons in reliance on Regulation S under the U.S. Securities Act of 1933 must comply with selling restrictions.] [Certificates in registered form sold within the United States to "Qualified Institutional Buyers" must comply with transfer restrictions.]			
		[Certificates held in a clearing system must be transferred in accordance with the rules, procedures and regulations of that clearing system.]			
C.8	Description of the rights attaching	The Certificates are issued in a series (a Series) having terms and conditions relating to, amongst other matters, the following:			
	to the Securities	Interest/Redemption:			
	and including any limitations to those rights	The Certificates [do not] entitle the holder to the payment of interest [as set out in more detail below in elements C.9, C.10 and C.15] and entitle the holder to receive a cash amount on the redemption date [as set out in more detail in elements C.9 and C.15].			
		Options:			
		[Not Applicable. There are no Certificateholder options in respect of the Certificates.][The Certificateholder has [a/an][Investor Put Early Redemption Trigger][Investor Interest Switch Payoff Feature][Investor Redemption Switch Payoff Feature] [Shout Option Performance Lock-in Interest Payoff Feature] [Shout Option Performance Lock-in Redemption Payoff Feature][Chooser Decay Interest Switch Option Payoff Feature][Flexi Option Interest Switch Payoff Feature][Reset Option Interest Payoff Feature][Reset Option Redemption Payoff Feature][([each] as set out in more detail below).]			
		[Not Applicable. There are no Issuer options in respect of the Certificates.][The relevant Issuer has [an Issuer Interest Switch Payoff Feature][an Issuer Redemption Switch Payoff Feature][an Issuer Call Early Redemption Trigger][([each] as set out in more detail below).]]			
		Early Redemption Triggers:			
		The Certificates [may] [may not] be redeemed prior to their stated maturity [upon the occurrence of certain events] [and/or] [at the option of the [Issuer] [or] [Certificateholders]. See element C.9 for more detail.] See also this element C.8 below for detail on other events, if applicable, which may lead to the early redemption of the Certificates.			
		Payoff Features:			
		[Not Applicable. The Certificates are not subject to any features.]			
		[The Certificates have [several features][a feature] which affect the [way interest is calculated][and the][way amounts payable on redemption are calculated] [and] [when the Certificates redeem] that apply, as set out below:]			
		[<i>Additive Payoff Feature</i> : Additive Payoff Feature is applicable as multiple payoff features apply.]			
		[<i>Investor Interest Switch Payoff Feature:</i> Investor Interest Switch Payoff Feature is applicable. All Certificateholders acting together may at their option (once during the life of the Certificates) elect to switch the basis on which interest is calculated from (i) calculation of the Linked Interest Rate using Linked Interest ₁ to (ii) calculation of the Linked Interest Rate using Linked Interest ₂ , by sending a notice on or prior to an Investor Interest Switch Expiry Date.			

Section C – Securities						
		Linked Interest ₁ :	Linked Interest ₂ :	Investor Interest Switch Expiry Date(s):		
		[•]	[•]	[•]]		
		[<i>Issuer Interest Switch Payoff Feature:</i> Issuer Interest Switch Payoff Feature is applicable. The Issuer may at its option (once during the life of the Certificates) elect to switch the basis on which interest is calculated from (i) calculation of the Linked Interest Rate using Linked Interest ₁ to (ii) calculation of the Linked Interest Rate using Linked Interest ₂ , by sending a notice on or prior to an Issuer Interest Switch Expiry Date				
		Linked Interest ₁ :	Linked Interest ₂ :	Issuer Interest Switch Expiry Date(s):		
		[•]	[•]	[•]]		
		[<i>Knock-out Interest Switch Payoff Feature:</i> Knock-out Interest Switch Payoff Feature is applicable. The basis on which interest is calculated will automatically switch (once only during the life of the Certificates) from (i) calculation of the Linked Interest Rate using Linked Interest ₁ to (ii) calculation of the Linked Interest Rate using Linked Interest ₂ if, [on any Knock-out Interest Switch Observation Date][at any time during the Knock-out Interest Switch Observation Period], the Underlying _{KO} Value is within the Range.				
		Underlying _{KO} is [greater than o Limit [and][or][lower than][low Limit.	or equal to][greater than][le wer than or equal to][great	ss than] the Knock-out Lower er than] the Knock-out Upper		
		The Underlying _{KO} Value reflect regard to any currency of deno at the relevant time.	cts the price, level or rate mination of such price, lev	of the Underlying _{KO} (without el or rate, as the case may be)		
		Underlying _{KO} :	Knock-out Lower Limit:	Knock-out Upper Limit:		
		[•]	[•]	[•]		
		Linked Interest ₁ :	Linked Interest ₂ :	Knock-out Interest Switch Observation [Date(s)][Period(s)]:		
		[•]	[•]	[•]]		
		[<i>Knock-out Basket Interest Switch Payoff Feature</i> : Knock-out Basket Interest Switch Payoff Feature is applicable. The basis on which interest is calculated will automatically switch (once only during the life of the Certificates) from (i) calculation of the Linked Interest Rate using Linked Interest ₁ to (ii) calculation of the Linked Interest Rate using Linked Interest ₂ if, [on any Knock-out Basket Interest Switch Observation Date][at any time during the Knock-out Basket Interest Switch Observation Period], the Basket _{KO} Value is within the Range.				
		The Basket _{KO} Value is within the Range if the Underlying Value of the Underlying _{KO} is [greater than or equal to][greater than][less than] the Knock-out Basket Lower Limit [and][or][lower than][lower than or equal to][greater than] the Knock-out Basket Upper Limit.				
		$Basket_{KO}$ Value means the sum of the individual products of Leverage _i and the Underlying Value of each Underlying _i observed on the relevant date.				
		The Underlying Value reflect (without regard to any currency may be) at the relevant time.	ts the price, level or rate y of denomination of such j	e of the relevant Underlying price, level or rate, as the case		

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Section C – Securities Knock-out Basket Knock-out Basket Linked Interest₁: Knock-out Basket Linked Interest₂ Lower Limit: Upper Limit: Interest Switch Observation [Dates(s)] [Period(s)]: [•] [•] [•] [•] [•] i Underlying_i: Leverage_i: [•]] 1 [•] [Target Interest Switch Payoff Feature: Target Interest Switch Payoff Feature is applicable. The basis on which interest is calculated will automatically switch (once only during the life of the Certificates) from (i) calculation of the Linked Interest Rate using Linked Interest₁ to (ii) calculation of the Linked Interest Rate using Linked Interest₂ if a Target Interest Switch Event occurs. A Target Interest Switch Event occurs if the payment of the interest amount on an Interest Payment Date results in the aggregate of all interest amounts (paid in respect of the aggregate outstanding nominal amount of the Certificates in the case of Certificates represented by a global Certificate or the product of the Calculation Amount and the Calculation Amount Factor in respect of Certificates in definitive form) paid up to and including the Interest Payment Date is greater than or equal to the Aggregate Interest Amount Cap. Linked Interest₁: Linked Interest₂: Aggregate Interest Amount Cap: [•] [•] [•] per Calculation Amount, which shall be multiplied by (i) the Global Certificate Calculation Amount Factor (in respect of the Certificates represented by a global certificate), or (ii) the Calculation Amount Factor (in respect of certificates in definitive form). Calculation Amount: [•] Global Certificate Calculation Amount Factor means a number equal to the aggregate outstanding nominal amount of the certificates divided by the Calculation Amount. Calculation Amount Factor means a number equal to the specified denomination divided by the Calculation Amount.] [Shout Option Performance Lock-in Interest Payoff Feature: Shout Option Performance Lock-in Interest Payoff Feature is applicable. All Certificateholders acting together may request to fix the Underlying Value of each relevant Underlying, for the purposes of the determination of the Linked Interest Rate applicable to the Certificates for the then current Interest Accrual Period at the Shout Option Performance Lock-in Level by delivering a notice on any date that falls in an Interest Accrual Period provided such date is [10] Business Days prior to the end of the relevant Interest Accrual Period (a Shout Option Performance Lock-in Expiry Date). The Issuer has the discretion to decline such request or provide the relevant Shout Option Performance Lock-in Level. This option may be exercised once only in respect of each Interest Accrual Period. Each relevant Underlying Value reflects the price, level or rate of the relevant Underlying (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time. Shout Option Performance Lock-in Level means the Underlying Value of each relevant Underlying calculated in respect of any Shout Option Performance Lock-In Expiry Date designated as a Shout Option Performance Lock-In Date in the relevant Notice.]

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[<i>Chooser Decay Interes</i> Option Payoff Feature defer the payment and Deferral Option Exerci Certificateholders actir specified Interest Det delivering a notice on Resumption Option Ra respect of which all Resumption Option S Date.	<i>t Switch Option Payoff Feature.</i> s applicable. All Certificatehold calculation of interest upon del se Date designating a deferral of g together, elect to receive pa ermination Dates and corresp or prior to a resumption opti efference Date and specifying I Certificateholders elect to re pecified Effective Date) or (ii)	Chooser Decay Interest Switch lers acting together may elect to ivering a notice on or prior to a pption effective date until (i) the yment of interest in respect of bonding Interest Periods upon on exercise date designating a nterest Determination Dates in precive payment of Interest (a b) the last Interest Determination		
The Linked Interest Ra Interest Determination and each subsequent In deferral option effective Resumption Option Sp (b) on each deferral Resumption Option Re Interest Amount multip corresponding to the Re was paid as it was de designated a Resumption Determination Date, in equal to 1 plus the num corresponding Interest I dates and not subseque specified as a Resumption	te applicable to the Certificates Date up to (but excluding) the fi- terest Determination Date whice e date, a resumption option re- ecified Effective Date, in accorr option effective date, as equa- ference Date designated in the lied by an amount equal to 1 plu esumption Option Specified Effec- signated a deferral option effec- on Option Reference Date and (accordance with the Linked In- per of Interest Periods for which Determination Dates were design ently designated as a Resump- on Option Specified Effective D	shall be calculated (a) on each rst deferral option effective date ch has not been designated as a efference date or specified as a dance with the Linked Interest; 1 to 0; (c) in respect of each relevant notice, as the Linked as the number of Interest Periods extive Date for which no interest etive date and not subsequently d) in respect of the last Interest neterest multiplied by an amount no interest was paid because the nated as deferral option effective tion Option Reference Date or ate.		
All Certificateholders a interest on any Deferra elect to receive paymen life of the Certificates.	All Certificateholders acting together may elect to (i) defer payment and calculation of interest on any Deferral Option Exercise Date during the life of the Certificates and (ii) elect to receive payment of interest on any Resumption Option Exercise Date during the life of the Certificates.			
Linked Interest:	Deferral Option Exercise Date(s):	Resumption Option Exercise Date(s):		
[•]	[•]	[•]]		
Memory Option Interest Feature is applicable. T equal to, if the interest accordance with the Li the Memory Option Ir amount payable in resp Interest multiplied by Periods for which no in	at Switch Payoff Feature: Memo he interest amount payable on a amount payable in respect of nked Interest and applicable co terest Switch Payoff Feature is pect of the relevant Interest Per 1 plus the number (if any) o terest amount was paid, or (ii) le	ry Option Interest Switch Payoff n Interest Payment Date shall be an Interest Period calculated in nditions, prior to application of s (i) greater than 0, then at the iod calculated using the Linked f previous consecutive Interest ss than or equal to 0, then 0.		

[*Flexi Option Interest Switch Payoff Feature:* Flexi Option Interest Switch Payoff Feature is applicable. All Certificateholders acting together may elect to switch the basis on which interest is calculated for an Interest Accrual Period from (i) calculation of the Linked Interest Rate using Linked Interest₁ to (ii) calculation of the Linked Interest Rate using Linked Interest₂. The Certificateholders may exercise this option [•] times during the life of the Certificates and after this the Linked Interest Rate will be automatically

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	switched to become the Flex	xi Interest Switch Fixed I	Rate.
	Linked Interest ₁ :	Linked Interest ₂ :	Flexi Interest Switch Fixed Rate:
	[•]	[•]	[•]]
	[<i>Pelican Option Interest Sw</i> Feature is applicable. The is be subject to a maximum e amount (prior to the applica Interest Amount Excess A amount calculated in respe than the Cap (the Interest topped up by the lesser of (notionally credited to the Re	witch Payoff Feature: Pel interest amount payable qual to the Cap. The am ation of the Cap) for an I Amount) shall be notiona ct of an Interest Period g Amount Shortfall Amo i) the Interest Amount Sl eserve (the Interest Amo	lican Option Interest Switch Payoff on any Interest Payment Date shall ount (if any) by which that interest interest Period exceeds the Cap (the ally allocated to the Reserve. If the gives rise to an amount that is less punt), then the amount paid will be hortfall Amount and (ii) the amount punt Top Up Amount).
	The Reserve means a notice each Interest Amount Exc Amount Top Up Amount notionally credited to the R The Certificateholders shall the Reserve after the payment	onal reserve which, at cess Amount (if any) le (if any), subject to a n eserve shall not accrue of not be entitled to receivent of interest in respect of	any time, equals the aggregate of ess the aggregate of each Interest ninimum of zero (0). The amount or be deemed to accrue any interest. e any amount notionally credited to f the final Interest Period.
	Cap: [•] per Calculation An Calculation Amount Factor certificate), or (ii) the Calcu form).	nount, which shall be mu or (in respect of the ce Ilation Amount Factor (in	Itiplied by (i) the Global Certificate ertificates represented by a global in respect of certificates in definitive
	Global Certificate Calculat outstanding nominal amou Calculation Amount Facto divided by the Calculation A	ion Amount Factor mean nt of the certificates di or means a number equ Amount.]	ns a number equal to the aggregate vided by the Calculation Amount. and to the specified denomination
	[<i>Dual Currency (Interest) F</i> applicable, interest amounts The amount paid will be ca paid by the relevant Dual Determination Date.	Payoff Feature: As Dual C s (if any) will be paid in lculated by [dividing][mu Currency (Interest) Exch	Currency (Interest) Payoff Feature is any one of the Interest Currencies. ultiplying] the interest amount to be nange Rate on the relevant Interest
	Interest Currency:	Dual Cur	rrency (Interest) Exchange Rate:
	[•]	[•]]	
	[<i>Credit Event Continge</i> Contingency Interest Sw agent determines an even Reference Entity, interest the [Interest Payment D date (or, if such date Commencement Date)][t may not happen in resp payable. Reference entity: [•] Credit Event: [•]]	<i>incy Interest Switch</i> vitch Payoff Feature in the determination date left t shall cease to accrue vate immediately prece occurs during the fir the event determination bect of the reference	<i>Payoff Feature:</i> Credit Event is applicable. If the calculation has occurred with respect to the with effect from (and including) eding such event determination st Interest Period, the Interest date]. Credit Events that may or entity may affect if interest is
	[<i>Reset Option Interest Popplicable</i> . All Certificately basis on which interest is c	ayoff Feature: Reset Colders acting together ma alculated (up to [•] times	Option Interest Payoff Feature is ay at their option elect to switch the s during the life of the Certificates)

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from (i) calculation of the Linked Interest Rate using the Linked Interest with variables determined at the Issue Date [see [(<i>Insert cross reference to relevant section in the summary</i>)]] to (ii) calculation of the Linked Interest Rate using the Linked Interest with the margin and leverage determined at the relevant time by sending a notice on or prior to a Reset Notice Date subject to any further exercise.
Linked Interest: Reset Notice Date:
[•] [•]]
[Single Interest Payment Date Payoff Feature: As Single Interest Payment Date Payoff Feature is applicable, notwithstanding that there are multiple Interest Payment Dates the sum of all interest amounts (if any) will be paid on [•] (the Single Interest Payment Date). For the avoidance of doubt, the investor will not be entitled to any interest on any interest amount determined on an Interest Determination Date for the relevant Interest Period provided that it is paid on the Single Interest Payment Date.]
[<i>Global Cap Payoff Feature</i> : Global Cap Payoff Feature is applicable. [The amount payable on final redemption will be reduced by the Global Cap Amount.] [The amount payable on each instalment redemption will be decreased by, on the first Instalment Date, the Global Cap Amount and on each subsequent Instalment Date, the Global Cap Amount minus the aggregate amount deducted on any previous Instalment Date pursuant to this Global Cap Payoff Feature, subject to a minimum of zero (0).] The Global Cap Amount is the greater of (i) 0 and (ii) the Strike Price subtracted from the sum of all amounts calculated as interest (in respect of the aggregate nominal amount in the case of certificates represented by a global certificate or the product of the Calculation Amount and the Calculation Amount Factor in respect of Certificates in definitive form) up to and including the relevant redemption date.
Calculation Amount: [•]
Strike Price: [•] per Calculation Amount, which shall be multiplied by (i) the Global Certificate Calculation Amount Factor (in respect of the Certificates represented by a global certificate), or (ii) the Calculation Amount Factor (in respect of certificates in definitive form).
Global Certificate Calculation Amount Factor means a number equal to the aggregate outstanding nominal amount of the certificates divided by the Calculation Amount.
Calculation Amount Factor means a number equal to the specified denomination divided by the Calculation Amount.]
[<i>Global Floor Payoff Feature:</i> Global Floor Payoff Feature is applicable. The amount payable on [final redemption][the final Instalment Date] will be increased by the Global Floor Amount.] The Global Floor Amount is the greater of (i) 0 and (ii) the sum of all amounts calculated as interest (in respect of the principal aggregate amount in the case of certificates represented by a global certificate or the product of the Calculation Amount and the Calculation Amount Factor in respect of Certificates in definitive form) up to and including the relevant redemption date subtracted from the Strike Price. Strike Price: [•] per Calculation Amount, which shall be multiplied by (i) the Global Certificate Calculation Amount Factor (in respect of the Certificates represented by a global certificate), or (ii) the Calculation Amount Factor (in respect of certificates in definitive form) and the Calculation Amount Factor (in respect of the Certificates represented by a global certificate), or (ii) the Calculation Amount Factor (in respect of certificates in the Certificates (in the Certificates), or (ii) the Calculation Amount Factor (in respect of certificates in the Certificates
definitive form).
Calculation Amount: [•]
Global Certificate Calculation Amount Factor means a number equal to the aggregate outstanding nominal amount of the certificates divided by the Calculation Amount. Calculation Amount Factor means a number equal to the specified denomination

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		divided by the Calculation Amo	unt.]	
		[<i>Dual Currency (Redemption) Payoff Feature</i> : As Dual Currency (Redemption) Payoff Feature is applicable, the amount payable on redemption will be payable in any one of the applicable Redemption Currencies. The amount paid will be calculated by [dividing][multiplying] the relevant redemption amount to be paid by the relevant Dual Currency (Redemption) Exchange Rate on the relevant date.		
			Redemption Currenc(y)(ies):	Dual Currency (Redemption) Exchange Rate:
		[Redemption Date][Instalment Date]:	[•]	[•]
		[Early Redemption Date:]	[•]	[•]]
		[Investor Redemption Switch Feature is applicable. All Certi during the life of the Certificate on [final redemption][each sub calculation of the Redemption 1 the Redemption Payoff using Li Investor Redemption Switch Ex	<i>Payoff Feature</i> : In ficateholders acting s) elect to switch the payoff using Linke inked Redemption ₂ , piry Date.	nvestor Redemption Switch Payoff g together may at their option (once he basis on which the amount payable t redemption] is calculated from (i) ed Redemption ₁ , to (ii) calculation of , by sending a notice on or prior to an
		Linked Redemption ₁ :	Linked Redemption ₂ :	Investor Redemption Switch Expiry Date(s):
		[•]	[•]	[•]]
		[<i>Issuer Redemption Switch Payoff Feature</i> : Issuer Redemption Switch Payoff Feature is applicable. The Issuer may at its option (once during the life of the Certificates) elect to switch the basis on which the amount payable on [final redemption][each subsequent instalment redemption] is calculated from (i) calculation of the Redemption Payoff using Linked Redemption ₁ to (ii) calculation of the Redemption Payoff using Linked Redemption ₂ , by sending a notice on or prior to an Issuer Redemption Switch Expiry Date.		
		Linked Redemption ₁ :	Linked Redemption ₂ :	Issuer Redemption Switch Expiry Date(s):
		[•]	[•]	[•]]
		[Knock-out Redemption Switch Feature is applicable. The redemption][each subsequent in switch (once only during the Redemption Payoff using Link Payoff using Linked Redem Observation Date][at any time Period] the Underlying _{KO} Value The Underlying _{KO} Value is with [greater than or equal to][gr [and][or][lower than][lower than The Underlying _{KO} Value reflect regard to any currency of denor	<i>Payoff Feature</i> : K basis on which instalment redempting life of the Certi- ted Redemption ₁ to ption ₂ if, [on and during the Knock- is within the Range in the Range if the reater than][less to n or equal to][greated to the price, level of mination of such pr	inock-out Redemption Switch Payoff the amount payable on [final ion] is calculated will automatically ficates) from (i) calculation of the to (ii) calculation of the Redemption by Knock-out Redemption Switch out Redemption Switch Observation e. Underlying Value of Underlying _{KO} is than] the Knock-out Lower Limit er than] the Knock-out Upper Limit. or rate of the Underlying _{KO} (without ice, level or rate, as the case may be)
		at the relevant time.	17 1 . v	
		Underlying _{KO} :	Knock-out Lower Lim	it: Knock-out Upper Limit:
		[•]	[•]	[•]

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	Linked Redemption	1:	Linked Redemption ₂ :	Knock-out Observation	Redemption Switch n [Date(s)][Period(s)]:
	[•]		[•]	[•]]	
	[Knock-out Bass Payoff Feature redemption][eac switch (once o Redemption Pay Payoff using Li Observation Da Observation Per	ket Redemption is applicable. ch subsequent i nly during the yoff using Link inked Redempti ate][at any tim riod] the Basket	Switch Payoff Fea The basis on which is a set on the basis on which is a set of the certification of the Certific	<i>ture</i> : Knock-out 1 nich the amount on] is calculated ficates) from (i) o (ii) calculation nock-out Basket 1 ock-out Basket Fine Range.	Redemption Switch payable on [final will automatically calculation of the of the Redemption Redemption Switch Redemption Switch
	The Basket _{KO} V [greater than or [and][or][lower Limit.	alue is within th equal to][great than][lower tha	he Range if the Und ter than][less than] n or equal to][great	lerlying Value of the Knock-out E er than] the Knoc	the Underlying _{KO} is 3asket Lower Limit k-out Basket Upper
	Basket _{KO} Value Underlying Valu	e means the su ie of each Unde	im of the individure individure individue individual individu	ual products of the relevant date.	Leverage _i and the
	The Underlying (without regard may be) at the re	g Value reflects to any currency elevant time.	s the price, level of denomination o	or rate of the r f such price, level	elevant Underlying l or rate, as the case
	Knock-out Basket Lower Limit:	Knock-out Basker Upper Limit:	Linked Redemption ₁ :	Linked Redemption ₂ :	Knock-out Basket Redemption Switch Observation [Date(s)] [Period(s)]:
	i		Underlying _i :	Leverage _i :	
	[•]		[•]	[•]]	
	[Shout Option Performance Certificatehold each relevant Redemption P payable on [fir immediately f Performance I not less that Determination Issuer has the Option Perform respect of each payable on [fir Each relevant Underlying (w or rate, as the option Shout Option I relevant Under relevant notice	Performance Lock-in Red lers acting tog Underlying, Payoff applica nal redemption ollowing Red Lock-in Level n [10] Busin Date (Shout discretion to mance Lock-in ch Redemption Underlying V ithout regard t case may be) a Performance I rlying calculate	Lock-in Redemption demption Payoff ether may request for the purpose ble to the Certiff n][the relevant inst emption Determin by delivering a non- ness Days prior Option Performa decline such requind Level. This option n Determination][the relevant inst alue reflects the pro- o any currency of t the relevant time Lock-in Level mea- ed in respect of ar be on or prior to	<i>ion Payoff Featu</i> f Feature is it to fix the Underson is to fix the Underson is to fix the Underson is a fix the Underson stalment redemption to the relevance Lock-in E est or provide to Date in respect alment redemption price, level or ra- denomination of the Underly by Business Day to the Shout Op	<i>are</i> : Shout Option applicable. All derlying Value of rmination of the et of the amount otion] for the then the Shout Option re any date that is vant Redemption xpiry Date). The he relevant Shout cised once only in et of the amount ion]. ate of the relevant of such price, level ing Value of each designated in the otion Performance

Lock-in Expiry Date.

Underlying: [•]]

[*Reset Option Redemption Payoff Feature*: Reset Option Redemption Payoff Feature is applicable. All Certificateholders acting together may at their option elect to switch the basis on which the amount payable on [final

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redemption][each subsequent instalment redemption] is calculated (up to [•] times during the life of the Certificates) from (i) calculation of the Redemption Payoff using the Linked Redemption with variables determined at the Issue Date [see [(<i>Insert cross reference to relevant section in the summary</i>)]] to (ii) calculation of the Redemption Payoff using the Linked Redemption with the margin and leverage determined at the relevant time by sending a notice on or prior to a Reset Notice Date subject to any further exercise. Linked Redemption: Reset Notice Date:
[•] [•]]
<u>Guarantee:</u>
the [Certificates are not guaranteed by any guarantor][payment of principal and interest in respect of the Certificates is unconditionally and irrevocably guaranteed by the Guarantor pursuant to the Guarantee.
Redemption for Illegality and Force Majeure:
The Issuer has the right to terminate the Certificates in the case of illegality or force majeure.]
[<u>Additional Disruption Events:</u> [(this may apply to Linked Interest Certificates or Linked Redemption Certificates (excluding Italian Listed Certificates) if applicable, except for Certificates that are linked to Inflation Indices and/or Benchmark Rates only and will apply to Credit Linked Certificates)]
[Upon the occurrence of an additional disruption event, the Certificates may be subject to adjustment or may be early redeemed at [the Fair Market Value Redemption Amount] (<i>in the case of Index Linked Certificates</i>) the amount determined by the Calculation agent representing the fair market value of each Certificate taking into account the additional disruption event less the cost to the Issuer and/or its affiliates of unwinding any underlying related hedging arrangements (the Calculated Additional Disruption Amount) plus accrued interest, at a rate determined by the Calculation Agent, from and including the date the Calculated Additional Disruption Amount is determined by the Calculation Agent to but excluding the Redemption Date of the Certificates].
The occurrence of a hedging disruption, a change of law or an increased cost of hedging affecting the Issuer[, the Guarantor] and/ or any of [its][their respective] affiliates[(as the case may be)], as determined by the Calculation Agent or the Issuer (as the case may be), will constitute an additional disruption event.]
[Market Disruption Events: [(this only applies to Linked Interest Certificates and Linked Redemption Certificates, except for Certificates that are linked to Inflation Indices and/ or Benchmark Rates only)]
Upon the occurrence of [a market disruption event with respect to an Underlying] [a disrupted day with respect an Underlying consisting of [an Index] [or] [a Proprietary Index]] [a market disruption event with respect to one or more components of a multi-asset basket], the relevant observation date relating to [each affected component in the multi-asset basket] [the Underlying] may be subject to postponement, the relevant payment date for interest or redemption may be subject to postponement, the Certificates may be early redeemed or the Calculation Agent may determine [the fair market value of the relevant [affected component] [Underlying]] [its good faith estimate of the level of the [Index] [or] [Proprietary Index].]
[Other events that have a material effect on the Certificates: [(this only applies to Linked Interest Certificates and Linked Redemption Certificates)] If any other event other than a [disrupted day] [market disruption event] and an
In any other event, other man a [distupted day] [market distuption event] and an

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additional disruption event, occurs which the Calculation Agent determines, acting in
good faith, has a material effect on the Certificates, the Certificates may be subject to
adjustment or may be early redeemed at the Fair Market Value Redemption Amount.]
[<i><u>Redemption upon the occurrence of certain triggers:</u> [(this only applies to Leveraged CLCs)]</i>
The Certificates will be early redeemed at the Fair Market Value Redemption Amount if (a) their Fair Market Value is equal to or lower than the MV Trigger or (b) if [the reference entity spread][the weighted average of the reference entity spread for all reference entities, weighted by the proportion of the floating rate payer calculation amount of each reference entity to the aggregate of the floating rate payer calculation amounts] is equal to or greater than the Spread Trigger.
The Fair Market Value and the Fair Market Value Redemption Amount of the Certificates takes into account the Issuer's costs of unwinding any hedging related to the Certificates and certain other costs. The hedging unwinding costs are multiplied by the Leverage Factor.
MV Trigger: [•]
Spread Trigger: [•]
Leverage Factor: [•]]
[<u>Redemption following a Merger Event:</u> [(this only applies to Credit Linked Certificates in relation to which Credit Linked Condition Error! Reference source not found. (Redemption following a Merger Event) is specified to apply)]
If the Calculation Agent determines that a merger event has occurred, the Certificates may be early redeemed at their Fair Market Value Redemption Amount.
A merger event will occur if the Issuer [or the Guarantor] consolidates or amalgamates with, or merges into, or transfers all or substantially all of its assets to, a reference entity[, the Issuer or the Guarantor as applicable,] or [the Guarantor and a reference entity or]the relevant Issuer and a reference entity become affiliates.]
[The Fair Market Value Redemption Amount shall be such amount as shall be determined to be the fair market value of the Certificate as at (or about) the date of early redemption, taking into account, without limitation (i) the cost to the Issuer of unwinding any related underlying hedging arrangements entered into in respect of such Certificate (such as, but not limited to, any market bid/offer spread and any ancillary cost in relation to such unwinding), whether such hedge is held directly by the Issuer [or the Guarantor] or indirectly through an affiliate, and/or (ii) any replacement liquidity costs and/or (iii) any other appropriate costs, all as determined by the calculation agent in its sole and absolute discretion.] (<i>Delete if the Terms and Conditions do not provide for redemption at the Fair Market Value Redemption Amount</i>)
Withholding tax:
Certificateholders must pay all specified expenses relating to the Certificates.
[Neither the Issuer nor the Guarantor shall][The Issuer shall not] be liable for or otherwise obliged to pay any tax, duty, withholding or other payment which may arise as a result of the ownership, transfer, exercise or enforcement of any Certificates and all payments made by the Issuer [or the Guarantor]shall be made subject to any such tax, duty, withholding or other payment which may be required to be made, paid, withheld or deducted.
Meetings:
The terms of the Certificates contain provisions for calling meetings of holders of the Certificates to consider matters affecting their interests generally. These provisions

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		permit defined majorities to bind all ho	olders, including holders who did not attend and
		vote at the relevant meeting and holders	s who voted in a manner contrary to the majority.
		Governing Law:	
		The Certificates are governed by Englis	h law.
C.9	Interest, maturity	Please also refer to element C.8. [Fixed	Rate Certificates:
	and redemption provisions, yield and representation of the security-	The Certificates are Fixed Rate Certificates are Fixed Rate Certificates are Fixed Rate Certificates Commencement Date at a rate [annually/semi-annually/quarterly/mont [<i>An indication of yield</i> : The yield for the Fixed Rate Certificates Ce	ficates. The Certificates bear interest from the e of [•] per cent. per [specify period] payable hly] in arrear on [•] in each year.]
	holders	calculated on the basis of $[\bullet]$. This is no	ot an indication of future yield.]
		[Floating Rate Certificates:	
		[The Certificates are Floating Rate Cert same basis as the floating rate under reference to [LIBOR, EURIBOR [<i>speci</i> floating rate of interest from the [Interest Designated Maturity and Reset Date][[t offered quotations] for [specify Referen payable [annually/semi-annually/quarter	ificates. The Certificates will bear interest on the a notional interest rate swap transaction, or by <i>fy other ISDA rate</i>]]. The Certificates will bear a st Commencement Date] of [[specify ISDA Rate, the offered quotation][the arithmetic mean of the ace Rate]] [+/-] [•] per cent.] per [specify period] rly/monthly] in arrear on [•] in each year.]
		[Zero Coupon Certificates: The Certifibear interest. The accrual yield for Zer Date [and will be calculated on the bayield.]	ficates are Zero Coupon Certificates and do not ro Coupon Certificates will be $[\bullet]$ on the Issue asis of $[\bullet]$. This is not an indication of future
		[Linked Interest Certificates: The Cert [Multi-Asset Basket Linked Certificate Certificates][Index Linked Certificates]. T on the basis of the Linked Interest Rate	ificates are Linked Interest Certificates that are s that are a combination of [Commodity Linked es][Inflation Linked Certificates][Rate Linked The Linked Interest Certificates will bear interest (as set out in more detail in C.15).
		[<i>Credit Linked Certificates</i> : The amour and the amount payable [and/or the redemption of the Certificates is dep respect [the reference entity][any re [first][second][third][•][th] reference en Event] or one or more obligations in res- entities], as the case may be, have occur	It payable (if any) as interest on the Certificates e deliverable obligations to be delivered] on pendent upon whether any credit event(s) in eference entity][a reference entity being the ntity being subject to the occurrence of a Credit spect of [the reference entity][any such reference rred.]
		[Linear Basket CLCs (other than Leven (if any) payable under the Certificate Certificate with respect to each reference rata share of the relevant Floating Ra- reference entity.	<i>raged CLCs</i>): The conditions relating to interest es and the redemption amount apply to each ce entity separately and to such Certificate's <i>pro</i> ate Payer Calculation Amount relating to such
		Reference Entity(ies):	Floating Rate Payer Calculation Amount(s):
		[•]	[•]]

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[<i>Linear Basket CLCs that a</i> upon the first occurrence include the occurrence of a	of the satisfaction of credit event) with resp	<i>Cs</i> : Each Certificate will be redeemed f the conditions to settlement (which pect to any reference entity.]
[<i>Principal Protected CLCs:</i> include the occurrence of a nominal amount of each Co Floating Rate Payer Calcul its Principal Protected Amo (if any) will be redeemed or	Upon the satisfaction credit event) in respe- ertificate correspondin ation Amount will be ount and the remaining in the Redemption Date	of the conditions to settlement (which et of a reference entity, the outstanding ing to its <i>pro rata</i> share of the relevant redeemed on the Redemption Date at g outstanding nominal amount of each e at the Final Redemption Amount.
Reference Entity(ies):	Floating Rate Pa Calculation Amo	yer Principal Protected Amount(s): punt(s):
[•]	[•]	[•]]
[<i>Fixed Recovery CLCs</i> : If the a credit event) with respectively will be calculated by reference entity.	he conditions to settle t to a reference entity rence to the Fixed I	ment (which include the occurrence of are satisfied, the redemption amount Recovery Percentage relating to such
Reference Entity(ies):	Fixed	Recovery Percentage(s):
[•]	[•]]	
[Interest Periods and Rates	of Interest:	
The Interest Determination	Dates for the Certifica	ites are [●].
The Interest Payment Dates	for the Certificates ar	e [●].
The Interest Periods for the	Certificates are [•].	
The Interest Period Dates for	or the Certificates are	[●].]
Redemption:		
[The Certificates are schedu	iled to redeem on [•]	by payment of the Issuer of [•].]
Early Redemption Triggers	:	
The Certificates [may] [ma occurrence of certain event set out below:].	y not] be redeemed p s and/or at the option	prior to their stated maturity upon the of the Issuer or Certificateholders [as
See also element C.8 for d early redemption of the Cer	letail on other events, tificates.	, if applicable, which may lead to the
[<i>Issuer Call Early Redem</i> applicable. The Issuer may Certificates at the Early F relevant Early Redemption following the date of the no	(at its option) give (at its option) give Redemption Amount Date (being the option).	r Call Early Redemption Trigger is notice to redeem all or some of the with accrued interest, if any, on the late [•] Business Days immediately
[Investor Put Early Reden applicable. Upon expiry of Certificates at the Early Red Redemption Date (being the the notice).]	<i>aption Trigger:</i> Invest an investor put notic demption Amount wite e date [•] Business D	tor Put Early Redemption Trigger is the the Issuer will redeem in whole the thaccrued interest, if any, on the Early pays immediately following the date of
[Knock-out Early Redemp applicable. If on [each Kno Observation Period], a Kn Certificates at the Early Red Redemption Date (being the	otion Trigger: Knoc ck-out Observation D lock-out Trigger occu demption Amount wit e date [•] Business D	k-out Early Redemption Trigger is ate] [at any time during the Knock-out irs, the Issuer will redeem all of the ch accrued interest, if any, on the Early ays immediately following the Knock-

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out Observation Date o	n which the Knock-c	out Trigger occurs).	
A Knock-out Early Redemption Trigger occurs if the Underlying Value of the Underlying _r is [greater than][greater than or equal to][greater than][less than] the Lower Limit [and][or][lower than][lower than or equal to][greater than] the Upper Limit.			
Underlying:	Knock-out Observation [Date][Period]:	Upper Limit:	Lower Limit:
[•]	[•]	[•]	[•]]
[<i>Callable Knock-out Ed</i> Trigger is applicable. I out Trigger occurs, th Certificates at the Ean corresponding Early R following the Callable Trigger occurs).	arly Redemption Trig f on a Callable Know e Issuer may (at its ly Redemption Am edemption Date (bei Knock-out Observa	gger: Callable Knock- ck-out Observation D s option) give notice ount with accrued ir ng the date [•] Busin tion Date on which th	out Early Redemption ate, a Callable Knock- to redeem all of the aterest, if any, on the tess Days immediately the Callable Knock-out
A Callable Knock-out [greater than or equal than][lower than or equ	Trigger occurs if the to][greater than][le to][greater than] the to][greater than][the to][the to][greater than][the to][the to}[the to][the to][the to][the to][the to}[the to][the to][the to][the to][the to}[the to][the to}[the to][the to][the to][the to}[the to][the to][the to}[the to][the to}[the to][the to][the to][the to][the to][the to}[the to][the to][the to}[t	he Underlying Value ess than] the Lower he Upper Limit.	of the Underlying _r is Limit [and][or][lower
The Underlying Value is to any currency of denor relevant time.	reflects the price, lev omination of such pr	rel or rate of the Unde rice, level or rate, as t	rlying _r (without regard he case may be) at the
Underlying _r :	Callable Knock-out Observation Date(s):	Upper Limit:	Lower Limit:
[•]	[•]	[•]	[•]]
[<i>Puttable Knock-out Ed</i> Trigger is applicable. I out Trigger occurs, the redeem in whole the rel interest, if any, on th Business Days immed which the Puttable Kno	arly Redemption Trig f on a Puttable Know Certificateholder ma levant Certificates at e corresponding Ea iately following the ock-out Trigger occur	gger: Puttable Knock- ck-out Observation D ay (at its option) give the Early Redemption arly Redemption Date Puttable Knock-out rs).	out Early Redemption ate, a Puttable Knock- notice to the Issuer to Amount with accrued e (being the date [•] Observation Date on
A Puttable Knock-out [greater than or equal than][lower than or equ	Trigger occurs if the to][greater than][le to][greater than] to][greater than] the top[greater than] the top[g	he Underlying Value ess than] the Lower he Upper Limit.	of the Underlying _r is Limit [and][or][lower
The Underlying Value to any currency of den- relevant time.	reflects the price, lev omination of such pr	vel or rate of the Under rice, level or rate, as t	erlying _r without regard he case may be) at the
Underlying _r :	Puttable Knock-out Observation Date:	Lower Limit:	Upper Limit:
[•]	[•]	[•]	[•]]
[<i>Target Early Redemption</i> any Target Redemption previous Interest Paym Target Level (being a all of the Certificates Redemption Date (bein Redemption Observation occurs).	ion Trigger: Target E n Observation Date, nent Dates since the Target Early Redem at the Early Redem ng the date [•] Busin on Date on which t	Early Redemption Trig the aggregate amount Issue Date is greate ption Trigger Event), aption Amount on the ness Days immediatel he Target Early Rede	ger is applicable. If on of interest paid on all r than or equal to the the Issuer will redeem e corresponding Early y following the Target emption Trigger Event

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	Target Redemption Observati	on Date:	Target Level:	
	[●]		[•] per Calculation Amount by (i) the Global Certificate Factor (in respect of the cert global certificate), or (ii) the Factor (in respect of certific	, which shall be multiplied Calculation Amount ifficates represented by a calculation Amount ates in definitive form).]
	Calculation Amount: [•]		
	Global Certificate Calc outstanding nominal an Calculation Amount F divided by the Calculati	ulation Amount Fac nount of the certifi actor means a nun on Amount.]	tor means a number ex- icates divided by the nber equal to the spe	qual to the aggregate Calculation Amount. ecified denomination
	[Knock-out Multi Unde Early Redemption Trigg out Multi Underlying T Early Redemption Amo (being the date [•] Bus out Multi Underlying Tr	rlying Early Redemp ger is applicable. If or rigger occurs, the Iss punt with accrued int siness Days immedia rigger occurs).	ption Trigger: Knock- on a Knock-out Observ suer will redeem all of terest, if any, on the Ea ately following the date	out Multi Underlying ration Date, a Knock- the Certificates at the rly Redemption Date e on which a Knock-
	A Knock-out Multi U than][greater than or ec than or equal to][greater	Underlying Trigger [ual to][less than] th than] the Upper Lir	occurs if the Baske ne Lower Limit [and][o nit.	et Value is [greater or][lower than][lower
	Basket Value on the remains multiplied by the Under	elevant day is the s lying Value of each	sum of the individual Underlying _i observed o	results of Leverage _i n the relevant day.
	Knock-out Observation Date(s):	Lower Limit	Upper Limit	Margin:
	[•]	[•]	[•]	[•]
	I:	Underlying _{i:}	Leverage:	
	[•]	[•]	[•]]	
	Redemption Method:			
	The [Instalment Redem accordance with the Redemption]. The [Ear the [Standard Redempti	ption Amount] [Fina [Standard Redemp ly Redemption Amo on][Performance Re	I Redemption Amount otion] [Performance ount] will be calculated demption][Growth Red	will be calculated in Redemption][Growth d in accordance with lemption]
	Unwind Costs is appli Redemption Amount] i has been switched in act to such Certificate's <i>pro</i> the Certificates are deno any of its Affiliates who of tax relief or other ta related swap agreemen Calculation Agent in its calculated has not been [zero (0)][,][(b)][notwitt an amount, equal to suc currency in which the C the relevant Issuer and/o	cable)], (i) where t s determined after t ecordance with any a p rata portion of the pminated) of any los p may have hedged t ax consequences of at or other hedging s sole discretion or (n switched in accor hstanding (a)][(i)] [i ch Certificate's pro- certificates are denom- pr any of its Affiliate poss of tax relief or	he [Final Redemption he basis on which rede applicable Payoff Featu- value (determined in t sses, expenses and cost he price risk of the Cer unwinding or adjustir g arrangements, all a (ii) where the basis on dance with any applic n the case of an Early F rata portion of the valu- ninated) of any losses, so who may have hedge	Amount][Instalment emption is calculated ire, an amount, equal he currency in which is to the Issuer and/or rtificates and any loss ing any underlying or is calculated by the which redemption is cable Payoff Feature, Redemption Amount, ie (determined in the expenses and costs to d the price risk of the ces of unwinding or

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	adjusting any underlying or related swap a calculated by the Calculation Agent in its s Redemption Amount] [an Instalment Reder	agreement or other hedging arrangements, as ole discretion] [or][(ii)] in the case of [a Final nption Amount], zero (0)][zero (0)].
	[<i>Standard Redemption:</i> The Redemption Redemption Amount][Instalment Redemption Standard Redemption. The [Early Red Amount][Final Redemption Amount] applithe the Redemption Unwind Costs subtracted the Nominal Amount.	on Method corresponding to the [Early tion Amount][Final Redemption Amount] is demption Amount][Instalment Redemption icable to the Certificates is calculated as (i) from (ii) the Reference Price multiplied by
	Nominal Amount means [•].	
	Reference Price means [•].]	
	[<i>Performance Redemption:</i> The Redempt Redemption Amount][Instalment Redempt Performance Redemption. The [Early Re Amount] [Final Redemption Amount] app the Redemption Unwind Costs subtracted added to the Redemption Payoff calculated Payoff multiplied by the Nominal Amount.	otion Method corresponding to the [Early tion Amount][Final Redemption Amount] is demption Amount] [Instalment Redemption licable to the Certificates is calculated as (i) from (ii) the result of the Reference Price l using [Standard][Combination] Redemption
	Nominal Amount means [•].	
	Reference Price means [•].	
	[Standard][Combination] Redemption Payo	off means [•].]
	[<i>Growth Redemption:</i> The Redemption Me Amount][Instalment Redemption Amour Redemption. The [Early Redemption Amo Redemption Amount] applicable to the Ce Unwind Costs subtracted from (ii) the res Redemption Payoff calculated using [S multiplied by the Nominal Amount.	thod corresponding to the [Early Redemption nt][Final Redemption Amount] is Growth ount][Instalment Redemption Amount][Final ertificates is calculated as (i) the Redemption nult of the Reference Price multiplied by the tandard][Combination] Redemption Payoff
	Nominal Amount means [•].	
	Reference Price means [•].	
	[Standard][Combination] Redemption Payo	off means [•].]
	[Instalment Certificates:	
	The Certificates will be redeemed in the Instalment Date. Each Instalment Redemp to the relevant Instalment Amount.	e Instalment Redemption Amounts on each tion Amount will be calculated by reference
	Instalment Date(s):	Instalment Amount(s):
	[•]	[•]
	Representation of Certificateholders:	
	There is no trustee or any other representation	ive of Certificateholders.

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C.10	Derivative component in interest payments	The amount payable to investors as interest may be determined by reference to the performance of one or more commodities, indices, proprietary indices, inflation indices, FX rates, benchmark rates, or a combination of any of them (as set out in more detail in C.9 and C.15). [The Certificates are Linked Interest Certificates and the amount payable as interest is linked to [an Underlying][multiple Underlyings] (as set out in more detail in C.9 and C.15).] [Not Applicable. The Certificates do not have a derivative component in the interest		
		payments]		
C.11	An indication as to whether the securities offered are or will be the object of an application for admission to trading	[Application has been made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on [the Irish Stock Exchange's regulated market][the Regulated Market (<i>Regulierter Markt</i>) of the Frankfurt Stock Exchange][the Regulated Market maintained by Euronext Paris S.A.][the Helsinki Stock Exchange's regulated market (NASDAQ OMX Helsinki Ltd)] [the Nordic Growth Market NGM AB's regulated market NDX][Nasdaq OMX Nordic Stockholm AB's regulated market][the regulated market operated by Oslo Børs] [Electronic Securitised Derivatives Market of Borsa Italiana S.p.A. (Italian Listed Certificates)][with effect from [•].] [The Certificates are not expected to be admitted to trading.]		
		The Certificates will be offered to the public in [•].]		
C.15	Description of how the value of your investment is affected by the value of the underlying assets	[Not Applicable. The amounts payable as interest or on redemption of the Certificates is not linked to any Underlying.] [<i>Credit Linked Certificates</i> : The Certificates are Credit Linked Certificates (as set out in more detail in element C.9)] [<i>Linked Interest</i> Certificates: The Certificates are Linked Interest Certificates, they will bear interest on the basis of the Linked Interest Rate which is calculated in accordance with the below and expressed as a percentage, where, the Underlying Value reflects the price, level or rate of the relevant Underlying (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time. [[•] (<i>insert name of standard or combination interest</i>) is applicable for Interest Accrual Period [•].] [<i>Combination Addition Interest</i> : [The Certificates are Combination Addition Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest Rate calculated using Standard Interest Payoff ₁ and the Linked Interest Payoff ₁ : [•] Standard Interest Payoff ₁ : [•] Standard Interest Payoff ₁ : [•] [<i>Combination Capitalisation Interest</i> : [The Certificates are Combination Capitalisation Interest: [0]] [<i>Combination Capitalisation Interest</i> : [The Certificates are Combination Capitalisation Interest Payoff ₁ and the Linked Interest Payoff ₁ : [•] Standard Interest Payoff ₂ : [•] Floor: [•]] [<i>Combination Capitalisation Interest</i> : [The Certificates are Combination Capitalisation Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as the greater of (i) Floor and (ii) Previous Interest Amount multiplied by the result of Leverage, multiplied by the Linked Interest Rate calculated using Standard Interest Payoff ₁ added to 1. The Previous Interest Amount is a percentage representing an amount previously paid as interest on the Certificates, for the first Interest Accrual Period, the Previous Interest Amount		

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	Standard Interest Payoff:	Floor		Leverage:						
	[•]	[•]		[•]]						
	[Combination Compa Digital Interest Co Certificates][calculate Underlying Value is the Linked Interest R Linked Interest Rate	lex Digital Inter ertificates.] T ed using Linke within the Ran ate calculated using	erest: [The Certificate he Linked Interest ed Interest][1][2] is ca ge on each relevant Pe using Standard Interest g Standard Interest Pay	s are Combination Complex Rate [applicable to the alculated as either (a) if the erformance Observation Date, Payoff ₁ or (b) otherwise, the off ₂ .						
	The Underlying Valu the relevant Underlyi Limit [and][or][lower	e of an Underly ing is [greater than][lower th	ying is within the Ran than or equal to][great an or equal to][greater	ge if the Underlying Value of er than][less than] the Lower than] the Upper Limit.						
	Standard Interest Pay	off ₁ : $[\bullet]$								
	Standard Interest Pay	$off_2: [\bullet]$								
	Underlying:	Low	er Limit:	Upper Limit:						
	[•]	[•]		[•]]						
	[<i>Combination Division Interest:</i> [The Certificates are Combination Division Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as the greater of (i) Floor and (ii) Linked Interest Rate calculated using Standard Interest Payoff ₁ divided by the Linked Interest Rate calculated using Standard Interest Payoff ₂ . Standard Interest Payoff ₁ : [•] Standard Interest Payoff ₂ : [•]									
	Floor: [•]]									
	[Combination Multip Interest Certificates.] using Linked Interest Interest Rate calculat	<i>lication Interess</i> The Linked Inter st][1][2]is calcu ated using Stated ed using Standa	<i>t:</i> [The Certificates are terest Rate [applicable alated as the greater ndard Interest Payoff ard Interest Payoff ₂	e Combination Multiplication to the Certificates][calculated of (i) Floor and (ii) Linked Σ_1 multiplied by the Linked						
	Standard Interest Pay	off ₁ : $[\bullet]$								
	Standard Interest Pay	$off_2: [\bullet]$								
	Floor: [•]]									
	[<i>Combination Ratchet Interest:</i> [The Certificates are Combination Ratchet Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the Previous Interest Amount added to the result of Leverage multiplied by the Linked Interest Rate calculated using Standard Interest Pavoff.									
	The Previous Interest interest on the Certif Amount shall be [•]?	Amount is a policates, for the 6.	ercentage representing first Interest Accrual	an amount previously paid as Period, the Previous Interest						
	Standard Interest Payoff:	Cap:	Floor:	Leverage:						
	[•]	[•]	[•]	[•]]						
	[Combination Range Certificates.] The Lin Linked Interest][1][2	e Interest: [T nked Interest R]is calculated a	he Certificates are (ate [applicable to the s the Linked Interest R	Combination Range Interest Certificates][calculated using ate calculated using Standard						

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	Interest Payoff	f_1 multiplied by the A	Accrual Fa	ictor.						
	Accrual Facto relevant Intere equal to][great equal to][great Accrual Days i Standard Intere	Accrual Factor is calculated as (i) the number of Range Accrual Days during the relevant Interest Observation Period on which the Underlying Value is [greater than or equal to][greater than][less than] the Lower Limit [and][or] [lower than][lower than or equal to][greater than] the Upper Limit, divided by (ii) the total number of Range Accrual Days in the relevant Interest Observation Period. Standard Interest Payoff ₁ : [\bullet]								
	Underlying:	Range Accrual	Days:	Lower Limit:	Uppe	er Limit:				
	[•]	[•]		[•]	[•]]					
	[<i>Combination Resettable Range Interest:</i> [The Certificates are Combination Resettable Range Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as the Linked Interest Rate calculated using Standard Interest Payoff ₁ multiplied by the Accrual Factor.									
	Accrual Factor is calculated as (i) the number of Range Accrual Days during the relevant Interest Observation Period on which the Underlying Value is [greater than of equal to][greater than][less than] the Margin subtracted from the Underlying Value or the Initial Underlying Observation Date [and][or][lower than][lower than or equal to][greater than] the Margin added to the Underlying Value on the Initial Underlying Observation Date, divided by (ii) the total number of Range Accrual Days in the relevant Interest Observation Period.									
	Underlying:	Standard Interest Payoff:	Interest Observ ation Period(s):	Initial Underlying Observation Date:	Range Accru Day(s):	al Margin:				
	[•]	[•]	[•]	[•]	[•]	[•]]				
	[Combination Interest Certifi using Linked I the Accrual Fa	Snowrange Interest cates.] The Linked I nterest][1][2] is calc ctor.	st: [The nterest Ra culated as	Certificates a tte [applicable the Previous In	re Combina to the Certif nterest Amo	tion Snowrange icates][calculated unt multiplied by				
	The Previous interest amour Specific Intere Period will be Period.].	Interest Amount me at with respect to th st Accrual Period is used to calculate th	eans [with ne immed s <i>applical</i> ne Previou	a respect to an iately precedin ole, set out what as Interest Amo	Interest Ac ag Interest A ich previous unt for each	crual Period, the ccrual Period][<i>if</i> Interest Accrual Interest Accrual				
	For the first In	terest Accrual Period	l, the Firs	t Interest Amou	unt shall be [[●]%.				
	Standard Intere	est Payoff ₁ : $[\bullet]$								
	Standard Intere	est Payoff ₂ : [●]								
	Accrual Facto relevant Intere equal to][great equal to][great Accrual Days	r is calculated as of st Observation Perio ter than][less than] ter than] the Upper in the relevant Intere	(i) the nu od on whi the Lower Limit, c est Observ	Imber of Rang ch the Underly r Limit [and][c livided by (ii) ation Period.	ge Accrual ying Value is or][lower tha the total n	Days during the s [greater than or m][lower than or umber of Range				
	Underlying:	Interest Observation	Range Acc Days:	rual Lower	Limit:	Upper Limit:				

	Period(s):			
[•]	[•]	[•]	[•]	[•]]

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[<i>Combination</i> Certificates.] Linked Inter- Rate calculate calculated us	n Subtract Interest: The Linked Interes est][1][2] is calculat ed using Standard Ir ing Standard Interes	[The Certific t Rate [applicated as the great the the great the the great the the the the the the the the the th	cates are Con able to the C ater of (i) Flo subtracted fr	mbinati ertification oor and om the	on Subtract Interest tes][calculated using (ii) Linked Interest Linked Interest Rate					
Floor: [●]										
Standard Inte	erest Payoff ₁ : $[\bullet]$									
Standard Inte	erest Payoff ₂ : [•]]									
[<i>Combination</i> Certificates.] Linked Inter- Rate calcula calculated us	n Maximum Interest. The Linked Interes est][1][2] is calculat ted using Standard ing Standard Interes	• [The Certific t Rate [applica ted as the great Interest Payoft t Payoff ₂ .	cates are Com able to the C ater of (i) Flo off_1 and (iii)	binatio ertifica oor, (ii) the L	n Maximum Interes tes][calculated usin the Linked Interes inked Interest Rat					
Standard Inte	erest Payoff ₁ : $[\bullet]$									
Standard Inte	Standard Interest Payoff ₂ : [•]									
Floor: [●]]	Floor: [•]]									
[Combination Certificates.] Linked Intere Linked Inter Interest Rate	[<i>Combination Minimum Interest:</i> [The Certificates are Combination Minimum Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as the greater of (i) Floor and (ii) the lesser of (a) the Linked Interest Rate calculated using Standard Interest Payoff ₁ and (b) the Linked Interest Rate calculated using Standard Interest Payoff ₂ .									
Standard Inte	Standard Interest Payoff ₁ : [•]									
Standard Inte	prest Payoff ₂ : $[\bullet]$									
Floor: [•]]										
[Combination Complex Dig the Certificat Underlying V relevant Perf of (i) Floor a using Standa Rate.	n Complex Digital gital Basket Interest es][calculated using Value of each Under ormance Observatio nd (ii) the result of rd Interest Payoff ₁ a	Basket Intere Certificates.] Linked Intere lying _i is within n Date, being Leverage mult added to the M	est: [The Ce The Linked est][1][2] is ca in the Underl the lesser of tiplied by Lin Margin or (B)	ertificate Interest alculate lying V (a) Caj ked Interw	es are Combination Rate [applicable to d as either (A) if the alue _i Range on each p and (b) the greate erest Rate calculated vise, being the Fixed					
The Underly Underlying than] the Lo Upper Limit _i	ing Value of each U: Value of each Unde wer Limit _i [and][or]	nderlying _i is w rlying _i is [gre [lower than][l	vithin the Uno cater than or lower than or	derlying equal t · equal	g Value _i Range if the o][greater than][less to][greater than] the					
Interest Observation Period(s):	Performance Cap: Observation Date(s):	Floor:	Leverage:	Margi	n: Fixed Rate:					
[•]	[•] [•]	[•]	[•]	[•]	[•]					
	Lower	Limite	Upper Limit _i :		Standard Interest					
Underlying _i :		Emmq.	11 .		Devent					

[*Combination Payoff-Linked Digital Interest*: [The Certificates are Combination Payoff-Linked Digital Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as either (a) if the Standard Interest Payoff₂ is within the Range, the Linked Interest Rate calculated using

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Standard Inte	erest Payoff ₁ or	(b) otherw	ise, being the Fix	ed Rate.				
The Standard Interest Payoff ₂ is within the Range if the Standard Interest Payoff ₂ on the Interest Observation Date is [greater than or equal to][greater than][less than] the Lower Limit [and][or][lower than][lower than or equal to][greater than] the Upper Limit. Standard Interest Payoff ₁ : [•]								
Standard Interest Payoff ₂ : [•]								
Fixed Rate:	Lower	Limit:	Upper Limit:	Inter Date	rest Observation			
[•]	[•]		[•]	[•]]				
[<i>Standard H</i> Certificates.] [Standard In Rate.	Fixed Interest: The Linked Interest Payoff]	[The Conterest Rate [Linked In	ertificates are [applicable to the second se	also] Standard he Certificates][ælculated as eq	Fixed Interest calculated using ual to the Fixed			
Fixed Rate:	.•]]							
[<i>Standard Floating Interest:</i> [The Certificates are [also] Standard Floating Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest								
Payoff] [Linked Interest][1][2]] is calculated as equal to the rate of interest determined in accordance with the provisions set out in element C.9.]								
[<i>Standard Asian Option Interest:</i> [The Certificates are [also] Standard Asian Option Interest Certificates.] The Linked Interest Rate [applicable to the Certificates] [calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Fixed Rate added to the result of Leverage multiplied by Average Underlying Value								
The Average f the Under r rate, as th orrespondir	Underlying Va lying (without e case may be) ng to the relevan	alue reflect regard to a at the rele nt period.	s the arithmetic a my currency of d vant time on each	verage of the prenomination of Performance C	rice, level or rate such price, level Observation Date			
Underlying:	Performance Observation Dates:	Cap:	Floor:	Leverage:	Fixed Rate:			
[•]	[•]	[•]	[•]	[•]	[•]]			
[<i>Standard C</i> Certificates.] [Standard In and (b) the g by Underlyin	Collar Interest The Linked In terest Payoff][] reater of (i) Flo ng Value on the	: [The Conterest Rate Linked Inter oor and (ii) relevant In	ertificates are [a e [applicable to the erest][1][2]] is cal Margin added to the the the the the the the the the the	also] Standard he Certificates] lculated as the l the result of Lev n Date.	Collar Interest [calculated using lesser of (a) Cap verage multiplied			
Underlying:	Cap:	Floor:	Leverage:	Margin:	Interest Observation			
					Date(s):			

Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the greater of (i) Floor and (ii) Margin added to the result of Leverage multiplied by Underlying Value.

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Underlying:	Floor:	Leverage:	Margin:							
[•]	[•]	[•]	[•]]							
[<i>Standara</i> Floater Certificat calculated on the rel	Floored Floater Inter Interest Certificates.] es][calculated using [S as Leverage multiplied evant Interest Observation	<i>rest:</i> [The Certificat The Linked Inter standard Interest Pa by the greater of (i) on Date added to Mar	es are [also] Standard Floored est Rate [applicable to the yoff][Linked Interest][1][2]] is Floor and (ii) Underlying Value gin.							
Underlying:	Leverage:	Floor: M	fargin: Interest Observation Date(s):							
[•]	[•]	[•] [•	•] [•]]							
[<i>Standara</i> Interest C using [Sta Cap and Underlyir	<i>Standard Inverse Floater Interest:</i> [The Certificates are [also] Standard Inverse Floater Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff] [Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by Underlying Value subtracted from Fixed Rate.									
Underlying:	Cap:	Floor: Le	everage: Fixed Rate:							
[•]	[•]	[•] [•] [•]]							
Certificat [Standard the result Underlying:	es.] The Linked Interest Interest Payoff] [Linked of Margin added to the r Leverage:	Rate [applicable to f l Interest][1][2]] is ca esult of Leverage mu Margin:	the Certificates][calculated using alculated as the absolute value of ltiplied by Underlying Value. Interest Observation Date(s):							
[•]	[•]	[•]	[•]]							
<i>tandara</i> asket ertificat ilculatec everage _l largin ₂ alue of f Levera	Alternative Basket Inte Interest Certificates.] es][calculated using [S as the lesser of (a) Ma a and the Underlying V added to the sum of the each Underlying _j and (ii) ge _i and the Underlying V	<i>rest:</i> [The Certificate The Linked Inter- standard Interest Pa argin ₃ added to the su alue of each Underl individual products $\frac{1}{2}$) Margin ₁ added to the value of each Underly	s are [also] Standard Alternative est Rate [applicable to the yoff][Linked Interest][1][2]] is um of the individual products of ying _k and (b) the greater of (i) of Leverage _j and the Underlying the sum of the individual products ing _{i.}							
Margin _{1:}	Ν	largin ₂ :	Margin ₃ :							
[•]	[•	•]	[•]							
i	Underlying _i :	Levera	ge _i :							
[1]	[•]	[•]								
j	Underlying _j :	Levera	ge _j :							
[1]	[•]	[•]								
k	Underlying _k :	Levera	ge _k :							
[1]	[•]	[•]]								
[<i>Standara</i> Interest C	Strangle Basket Interest ertificates.] The Linked	: [The Certificates ar Interest Rate [applica	e [also] Standard Strangle Basket ble to the Certificates][calculated							

Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the absolute value of the result of Margin added to the sum of the individual products of Leverage_i and the Underlying Value of each Underlying_i on the relevant

Section C – Securities											
	Interest Ob	oservation Da	nte.								
	Cap:		Margin	:		Interest Observa	ation Date(s):				
	[•]		[•]			[•]					
	i Une	derlying _i :			Leverage _i :						
	[1] [•]				[•]]						
	[<i>Standard</i> Interest Ce using [Stan Cap and (I the sum o Underlying	[<i>Standard Option Basket Interest:</i> [The Certificates are [also] Standard Option Basket Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Margin added to Global Leverage added to the sum of the individual products of Leverage _i and the Underlying Value of each Underlying _i .									
	Cap:		Floor:	Ν	largin:	Globa	Leverage				
	[•]		[•]	[•]	[•]					
	i Un	derlying _i :			Leverage _i :						
	[1] [•]				[•]]						
	Standard Lookback Minimum Performance Interest: [The Certificates are [also] Standard Lookback Minimum Performance Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Leverage multiplied by the result of Margin added to the lowest Underlying Value observed on any Performance Observation Date falling during the relevant Interest Observation Period.										
	Underlying:	Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Margin:	Global Leverage:				
	[•]	[•]	[•]	[•]	[•]	[•]	[•]]				
	[<i>Standard Lookback Maximum Performance Interest:</i> [The Certificates are [also] Standard Lookback Maximum Performance Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Leverage multiplied by the result of Margin added to the highest Underlying Value observed on any Performance Observation Date falling during the relevant Interest Observation Period										
	Underlying:	Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Margin:	Leverage:				
	[•]	[•]	[•]	[•]	[•]	[•]	[•]]				
	[<i>Standard</i> Maximum Certificate	<i>Maximum-1</i> -Minimum Ir s][calculated	Minimum In nterest Certif using [Sta	nterest: [icates.] Th ndard Int	The Certific ne Linked Int erest Payoff	cates are [a terest Rate [ap f][Linked Into	blso] Standard pplicable to the erest][1][2]] is				

calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Leverage multiplied by the result of the lowest Underlying Value observed on any Performance Observation Date falling during the relevant Interest Observation Period subtracted from the highest Underlying Value observed on any Performance Observation Date falling during the relevant Interest Observation Date falling during the relevant Interest Observation Period.

Section C – Securities										
	Underlying:	Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Leverage:				
	[•]	[•]	[•]	[•]	[•]	[•]]				
	[<i>Standard Volbond Interest:</i> [The Certificates are [also] Standard Volbond Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the Leverage multiplied by the absolute value of the Underlying Value on the Initial Underlying Observation Date corresponding to the relevant Interest Accrual Period subtracted from the Underlying Value on the Final Underlying Observation Date corresponding to the relevant Interest Accrual Period.									
	Underlying:	Initial Underlying Observation Date(s):	Final Underlying Observation Date(s):	Cap:	Floor:	Leverage:				
	[•]	[•]	[•]	[•]	[•]	[•]]				
	[<i>Standard Year on Year Participation Interest:</i> [The Certificates are [also] Standard Year on Year Participation Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Leverage multiplied by the sum of Margin and the result of Underlying Value on the Final Underlying Observation Date corresponding to the relevant Interest Accrual Period divided by Underlying Value on the Initial Underlying Observation Date corresponding to the relevant Interest Accrual Period.									
	Underlying:	InitialFinalUnderlyingUnderlyingObservationObservationDate(s):Date	al Cap: derlying servation re(s):	Floor:	Leverage:	Margin:				
	[•]	[•] [•]	[•]	[•]	[•]	[•]]				
	[<i>Standard Lo</i> Standard Lo Interest Rat Payoff][Link of (i) Floor a and Margin. Maximum B	ookback Maxima okback Maxima e [applicable ed Interest][1][and (ii) Global easket Value me	um Performanc um Performanc to the Certif [2]] is calculate Leverage multi	e Basket Intere- ce Basket Inter icates][calculate d as the lesser plied by the su	st: [The Certifi rest Certificate ed using [Sta of (a) Cap and m of Maximur lividual produc	icates are [also] s.] The Linked andard Interest (b) the greater n Basket Value				
	and Underly Date within	ing Value of eather the Interest Obs	ach Underlying ervation Period	_i observed on a	any Performan	ce Observation				
	Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Margin:	Global Leverage:				
	[•]	[•]	[•]	[•]	[•]	[•]				
	i Underly	ving _i :		Leverage _i :						
	[1] [•]			[•]]						
	[<i>Standard Lo</i> Standard Lo Interest Rat Payoff][Link	ookback Minimu okback Minimu e [applicable ted Interest][1][um Performance um Performance to the Certif [2]] is calculate	e Basket Interes ee Basket Inter icates][calculated d as the lesser	st: [The Certifi est Certificates ed using [Sta of (a) Cap and	icates are [also] s.] The Linked andard Interest (b) the greater				

	Section C – Se	curities						
of (i) Floor a and Margin.	nd (ii) Global Leve	erage multip	lied by the sum	of Minimum	Basket Value			
Minimum Ba and Underly Date falling o	sket Value means ng Value of each I luring the Interest C	the lowest su Underlying _i Observation I	um of the indiv observed on an Period.	idual products y Performance	s of Leverage _i e Observation			
Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Margin:	Global Leverage:			
[•]	[•]	[•]	[•]	[•]	[•]			
i Underlyi	ng _i :		Leverage _i :					
[1] [•]			[•]]					
[Standard Maximum-Minimum Basket Interest: [The Certificates are [also] [Standard Maximum-Minimum Basket Interest Certificates].] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]]is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Global Leverage multiplied by the result of subtracting Minimum Basket Value from Maximum Basket Value.								
Minimum Ba and the Un Observation	sket Value means derlying Value o Date within an Inter	the lowest su f each Und rest Observat	um of the indiv derlying _i obser tion Period.	idual products ved on any	s of Leverage _i Performance			
Maximum Ba and the Un Observation	Maximum Basket Value means the highest sum of the individual products of Leverage _i and the Underlying Value of each Underlying _i observed on any Performance Observation Date within an Interest Observation Period.							
Interest Observation Period(s):	Performance Observation Dates	Cap: ::	Floor:	Glo	bbal Leverage:			
[•]	[•]	[•]	[•]	[•]				
i Underlyi	ng _i :		Leverage _i :					
[1] [•]			[•]]					
[<i>Standard Vo.</i> Interest Certi using [Standa Cap and (b) value of Init Value is the Final Basket Date. Basket Value of each	[<i>Standard Volbond Basket Interest:</i> [The Certificates are [also] Standard Volbond Basket Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Global Leverage multiplied by the absolute value of Initial Basket Value subtracted from Final Basket Value. The Initial Basket Value is the Basket Value observed on the Initial Underlying Observation Date. The Final Basket Value is the Basket Value observed on the Final Underlying Observation Date. Basket Value is the sum of the individual products of Leverage _i and Underlying Value of each Underlying. observed on the relevant date							
Initial Underlyin Observation Date(s):	g Final Underlying Observation Date(s):	Cap:	Floor:	Glo	bal Leverage:			
[•]	[•]	[•]	[•]	[•]				
i Underlyi	ng _i :		Leverage _i :					
[1] [•]			[•]]					

[Standard Year on Year Participation Basket Interest: [The Certificates are [also] Standard Year on Year Participation Basket Interest Certificates.] The Linked Interest

	Section C –	Securities								
Rate [applic Interest][1][(ii) Global Basket Valu Value obser the Basket V the relevant Value of eac	Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Global Leverage multiplied by the result of Margin added to the result of Final Basket Value divided by Initial Basket Value. The Initial Basket Value is the Basket Value observed on the Initial Underlying Observation Date. The Final Basket Value on the Result of the relevant date is the sum of the individual products of Leverage _i and Underlying Value of each Underlying _i observed on such relevant date.									
Initial Underlyi Observation Da	Initial UnderlyingFinal UnderlyingCap:Floor:Margin:Observation Dates:Observation Dates:									
[•]	[•]	[•]	[•]	[•	•]					
i Underly	/ing _i :		Leverage _i :							
[1] [•]			[•]]							
[Standard F Interest Cert using [Stand Underlying Date][strict] Barrier Lev otherwise, b The Underly than][less the than] the Ur	 [Standard Fixed Digital Interest: [The Certificates are [also] Standard Fixed Digital Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as either (a) if Underlying Value is [within the Range on the relevant Interest Observation Date][strictly [higher][lower] than Barrier Level1 [or strictly [higher][lower] than Barrier Level2] on the relevant Interest Observation Date], being Fixed Rate1 or (b) otherwise, being Fixed Rate2. The Underlying Value is within the Range if it is [greater than or equal to][greater than][less than] the Lower Limit [and][or] [lower than or equal to][lower than][greater 									
Underlying:	Interest Observation Date(s):	Fixed Rate ₁ :	Fixed Rate ₂ :	Upper Limit:	Lower Limit:					
[•]	[•]	[•]	[•]	[•]	[•]]					
n:	Barrier Level:	Condition:								
1	[•]	The condition is strictly [hig	occurs when the her/lower] than th	Underlying Value te Barrier Level ₁	,					
[2]	[•]	[The condition is strictly [hig	n occurs when the her/lower] than th	Underlying Value e Barrier Level ₂]	;					
[<i>Standard F</i> Floating In Certificates] calculated a Observation the greater of added to Ma The Underly than][less th	Fixed-to-Floating interest Certificat [calculated using s either (a) if Und Date, being Fixed of (i) Floor and (in orgin. ying Value is with an] the Lower Li	Interest: [The es.] The Li g [Standard derlying Value d Rate or (b) o ii) the result o thin the Rang mit [and][or]	e Certificates inked Interes Interest Payo is within the otherwise, beir of Leverage m e if it is [gre [lower than o	are [also] Star t Rate [appl ff][Linked Int Range on the r ng the lesser of ultiplied by Un eater than or ear r equal to][low	ndard Fixed-to- icable to the erest][1][2]] is relevant Interest (a) Cap and (b) nderlying Value qual to][greater er than][greater					

than] the	Upper Limit	t.	_	_			_
Underlying:	Interest Observation Date(s):	Fixed Rate:	Cap:	Floor:	Lower Limit:	Upper Limit:	Leverage:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Standard Range Accrual Interest:* [The Certificates are [also] Standard Range Accrual Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated

			Section	on C – S	ecuritie	s					
	using [S Cap and (A) Accord on the ree The Accord relevant	tandard (b) the rual Fa elevant crual Fa Interes	I Interes greater ctor and Interest actor is t Obser	t Payoff of (i) Fl (B) Lev Observa calculate vation P	[Linked loor and verage n ation Da ed as (i) veriod or	d Interes (ii) Mar nultiplied te added the nur n which	t][1][2] gin ₂ add l by Un to Mar nber of the Und	is calcu led to th derlying gin ₁ . Range A lerlying	ilated as e result o Value o Accrual Value is	the less of the p f the Ur Days d [greate	ser of (a) roduct of nderlying uring the er than or
	equal to][greater than] the Upper Limit, divided by (ii) the total number of Range Accrual Days in the relevant Interest Observation Period.										
	Under- lying i	Interest Observat ion Date(s):	Interest Observat ion Period(s) :	Range Accrual Days:	Cap:	Floor:	Leverag e:	Margin ₁ :	Margin ₂ :	Lower Limit:	Upper Limit:
	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]
	[<i>Standar</i> Resettab the Cert calculate Floor ar Underly	rd Rese ble Rang tificates ed as A nd (ii) ing on t	ettable ge Accr [[calcul ccrual H the result the relev	Range A rual Inter lated usi Factor mu ult of La vant Inte	Accrual rest Cert ng [Stat ultiplied everage rest Obs	Interest. ificates.] ndard In by the l multipli servation	[The The Line terest F esser of ed by Date ad	Certifica inked Int Payoff][L (a) Cap Global U dded to M	ntes are terest Ra inked In and (b) Jnderlyin Margin ₂ .	[also] te [app] nterest] the grea ng Valu	Standard licable to [1][2]] is ater of (i) ue of the
	Accrual relevant equal to Underly equal to Range A the relev	Factor Interes][greate ing on][greate Accrual vant Inte	is calo at Obser er than] the Ra er than] Fixing erest Ob	culated a vation P [less tha nge Acc the Mar Date, di oservatio	as (i) the eriod or n] the N crual Fingin ₁ add vided by n Period	the numb n which Margin ₁ s xing Dat ed to Ur y (ii) the l.	er of I the Und ubtracte te [and] iderlyin total no	Range A lerlying ed from [[or] [lov g Value umber of	ccrual I Value is Underly wer than of the U f Range	Days du [greate ing Val i][lowen nderlyin Accrual	uring the er than or ue of the r than or ng on the l Days in
	Range A the Inter	Accrual rest Acc	Fixing rual Pe	Date me riod.	ans the	date [●]	Busines	s Days p	preceding	g the fir	est day of
	Underlying:	Interest Observa Period(s	R ation E 3):	ange Accrual Days:	Cap:	Floor		Leverage:	Margin ₁	: N	∕largin₂:
	[•]	[•]	[•]	[•]	[•]		[•]	[•]	[•	•]]
	[<i>Standar</i> Accrual Certifica calculate multiplic and then result of relevant	rd 3D I Intere ates][ca ed as A ed by A ed by A n multip Levera Interes	Range A est Ce lculated accrual Accrual Accrual blied by age mul t Obser	<i>ccrual 1</i> rtificates l using Factor in Factor i factor i the less tiplied b vation D	(nterest: [Standan respect n respect n respect er of (a) y the U ate adde	[The Co Linked ard Inte t of Unc et of Unc et of Unc) Cap an inderlying ed to Mar	ertificate d Inter rest Pa lerlying lerlying derlying d (b) th g Value rgin.	es are [a rest Ra yoff][Lin i corresp i corresp c corresp e greater of the C	lso] Star te [app nked In bonding bonding r of (i) F Global U	ndard 3 licable terest][to the r to the r to the r To the r To the r	D Range to the 1][2]] is number 1 number 2 number 3 d (ii) the ng on the
	Accrual relevant Underly Range A	Factor Interes ing _i is Accrual	is cale st Obse [greater Level _i	culated a rvation l r than o [and][ou	as (i) th Period c r equal c][lower	ne numb on which to][grea than][lo	er of I the U ter than wer that	Range A nderlying n][less th an or eq	ccrual I g Value nan] the ual to][g	Days du of the relevan greater	tring the [relevant] nt Lower than] the

relevant Upper Range Accrual Level_i, divided by (ii) the total number of Range Accrual

Days in the relevant Interest Observation Period].

		Secti	on C – S	Securities				
	Interest Observation Period(s):	Interest Observation Date(s):	Range Accrual Days:	Cap:	Floor:	Leverage:	Margin:	Global Underlying:
	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
	i U	nderlying _i :		Lower I	Range Accrual L	evel _i : U	pper Range A	Accrual Level _i :
	1 [•	•]		[•]		[•	•]	
	2 [•	•]		[•]		[•	•]	
	3 [•]		[•]		[•	•]]	
	[<i>Standard</i> Range A Certificat calculated Floor and the releva Accrual Accrual I	d Total Rang accrual Intere- tes][calculated d as Accrual 1 d (ii) the sum ant Interest O Factor is cal Day[s] during	est Cert. d using Factor m of Leven bservation culated g the rele	al Interest ificates.] [Standard nultiplied b rage multip on Date an as (i) 1 if evant Inter	t: [The Cert The Linked d Interest P by the lesser of blied by Unde d Margin. f on [each][t est Observati	ificates an Interest Payoff][Li of (a) Cap erlying Va he Minin on Period	re [also] S Rate [app nked Inte and (b) th lue of the num Numl the Under	Standard Total licable to the rest][1][2]] is e greater of (i) Underlying on ber of] Range clying Value is
	[greater than][]ow	than or equa	l to][gro	eater than][less than]	the Lowe	er Limit [a	and][or][lower
	Underlyin In g: Oi n	terest Interest bservatio Observatio n Date(s): priod(s):	Range Accrual Days:	Minimum Number:	Cap: Floor:	Leverage:	Margin:	Lower Upper Limit: Limit:
	[•]	[•] [•]	[•]	[•]	[•] [•]	[•]	[•]	[•] [•]]
	[<i>Standard</i> Digital H Certificat calculated Value _i R otherwise	<i>d Fixed Digit</i> Basket Intere tes][calculated d as (a) if the ange on the e, being Fixed	tal Bask st Certi d using e Underl e releva l Rate ₂ .	et Interest ficates].] [Standard ying Value nt Interes	: [The Certin The Linked d Interest P e of each Un t Observatio	ficates ard Interest Payoff][Li derlying _i on Date,	e [also] [S Rate [app nked Inte is within t being Fix	tandard Fixed licable to the rest][1][2]] is he Underlying red Rate ₁ (b)
	[The Und the Unde than] the Upper Li	derlying Valu rlying Value Lower Limit mit _i .]	e of [ead of each] t _i [and][d	ch Underly Underlying or] [lower	ying _i] is with g _i is [greater t than][lower t	in the Un than or eq than or ec	derlying V [ual to][gre [ual to][gre	Yalue _i Range if eater than][less eater than] the
	Interest Ob	servation Date(s)):	Fixed Rate	:	Fixe	d Rate ₂ :	
	[•]			[•]		[•]		
	i U	nderlying _i :		Lower I	Limit _i :	U	pper Limit _i :	
	[1] [•	•]		[•]		[•)]]	
	[<i>Standard</i> Certificat [Standard and (b) t multiplie	d Power Industry tes.] The Lind I Interest Pay he greater of d by Underly	terest: [ked Inter off][Lin (i) Floo ing Valu	The Cert rest Rate [ked Intere or and (ii) e exponent	ificates are applicable to st][1][2]] is of Margin addeu tiated to the p	[also] S the Certicalculated d to the r	tandard P ificates][ca as the les esult of 1	ower Interest lculated using ser of (a) Cap plus Leverage
	Cap:	Floor:	L	Leverage:	Margin:	Unde	erlying:	x:
	[•]	[•]	[•]	[•]	[•]		[•]]

		Section	n C – Secu	ities			
	[<i>Standard I</i> Range Acc Certificates] calculated a Floor and (added to Ma	Dual Range rual Interest][calculated s Accrual Fa ii) Leverage argin.	Accrual In t Certificat using [Sta actor multip multiplied	<i>terest:</i> [The C es.] The Link andard Interest lied by the less by Basket Val	Certificates a ed Interest t Payoff][L er of (a) Cap lue on the I	are [also] Rate [ap inked Int o and (b) t nterest O	Standard Dual plicable to the erest][1][2]] is he greater of (i) bservation Date
	Accrual Fai relevant Inte is within its Range Accr [Range ₁ me Value is gre equal to the Interest Obs Range Accr means that greater than Dual Range Date the re Level _i and I	ctor is calcu erest Observa- correspondi ual Days in t ans that on ater than or de ual Level _i a on the relev- or equal to the elevant Under ower than or	ulated as (i ation Period ng Underly the relevant the relevant equal to the al Range A te the relevand the the relevand ant Interest the Lower I evel _i .][Rang erlying Value equal to the rest Observ) the number l on which the l ing Value _i Rang Interest Observent t Interest Observent Lower Dual Ra Accrual Level _i .] ant Underlying han the Upper Observation D Dual Range Acce e4 means that le is greater the e Upper Dual Factor	of Range A Underlying Y ge, divided b vation Period rvation Date ange Accrua [[Range ₂ me Value is gre Dual Range Dual Range Dual Range on the relev rual Level _i on the relev nan the Low Range Accru	Accrual D Value of e by (ii) the d. e the relevel i Level _i and e Accrual vant Under and lower vant Inter- ver Dual ual Level _i .	Pays during the ach Underlying _i total number of vant Underlying nd lower than or on the relevant the Lower Dual Level _i .][Range ₃ erlying Value is than the Upper est Observation Range Accrual][Range ₅ means alue is less than
	the Lower I Level _i .]	Dual Range	Accrual Le	vel _i or greater	than the Up	oper Dual	Range Accrual
	Basket Valu Value of eac	ie is the sur ch Underlyin	n of the in g _i observed	dividual produ on an Interest	cts of Lever Observation	rage _i and Date.	the Underlying
	Interest Observation Period(s):	Interest Observation Date(s):	Range Accrual Days:	Floor:	Cap:	Leverage:	Margin:
	[•]	[•]	[•]	[•]	[•]	[•]	[•]
	i	Underly	ving _i :	Underlying Value _i Range:	Lower Dua Accrual Le	l Range U vel _i : A	Jpper Dual Range Accrual Level _i :
	[1]	[•]		[Range ₁] [Range ₂] [Range ₃] [Range ₄] [Range ₅]	[•]	[•]]
	[<i>Standard</i> 17 Participation Certificates] calculated a Leverage m Underlying the Underly	Trend Partic n Interest (][calculated as the lesser ultiplied by on the Under ing on the U	<i>ipation Int</i> Certificates using [Sta of (a) the the sum of erlying Obs nderlying O	erest: [The Ce] The Linked andard Interest Cap and (b) the Margin and the ervation Date1 Observation Dat	ertificates ar I Interest I t Payoff][L e greater of result of the divided by e ₂ .	re [also] Rate [app inked Int (i) the Fl e Underly the Unde	Standard Trend blicable to the erest][1][2]] is oor and (ii) the ing Value of the rrlying Value of
	Underlying:	Cap:	Floor:	Leverage:	Margin:	Underlying Observation Date ₁ :	Underlying Observation Date ₂ :
	[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Standard Lookback Trend Participation Interest*: [The Certificates are [also] Standard Lookback Trend Participation Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Leverage multiplied by the sum of Margin and the result of (A) the [lowest][highest]

	Sec	tion C – S	ecurities			
Underlyir falling du Underlyir falling du	ng Value of uring Perforing Value of ring Perfori	f the Under rmance Ob f the Under mance Obs	rlying obse servation I rlying obse ervation Pe	Period on any Period ₁ divide prved on any riod ₂ .	Performance C ed by (B) the Performance C	Deservation Date [lowest][highest] Deservation Date
Underlying:	Performance Observation Period(s) ₁ :	Performance Observation Period(s) ₂ :	Performance Observation Date(s):	Cap: F	Floor: Levera	ge: Margin:
[•]	[•]	[•]	[•]	[•] [•] [•]	[•]]
[<i>Standard</i> Average 7 to the Cer calculated multiplied divided by	<i>Average T</i> Trend Partie rtificates][c d as the les d by the sur y Average U	<i>Trend Parti</i> cipation Int alculated us sser of (a) m of the M Underlying	<i>cipation In</i> cerest Certifising [Stand Cap and (largin and the Doservation Period	<i>terest:</i> [The ficates.] The I ficates.] The I ard Interest Pa b) the greater the result of As ad2.	Certificates are Linked Interest ayoff][Linked I of (i) Floor a verage Underly	[also] Standard Rate [applicable nterest][1][2]] is nd (ii) Leverage ing _{Observation Period1}
Average arithmetic falling c respective falling du each mult the aggre Interest O	Underlying c average c during Inte ely][the sum ring Interest tiplied by the gate Under Observation	Observation Per of the Und- erest Observat n of the Ur st Observat he Weight lying Value Period ₁ of	iod1 and Averagination and Averaging Valuervation Funderlying V ion Period1 correspondite observed Interest Observed	verage Under lue observed Period ₁ or I alue observed or Interest O ing to such In on each Interes servation Peri	lying _{Observation P} on each Intere interest Obser on each Intere bservation Peri terest Average est Average Da od ₂ , respectivel	eriod2 means [the st Average Date vation Period2, est Average Date od2, respectively Date divided by te falling during y].
Underlying:	Interest Observation Period ₁ :	Interest Observation Period ₂ :	Interest Average Date(s):	Weight: Cap:	Floor: L	everage: Margin:
[•]	[•]	[•]	[•] [[•] [•]	[•] [•	•] [•]]
[<i>Standard</i> Trend Par the Certif calculated Leverage Basket _{Obs} Observati Observati products relevant d	tricipation F ficates][calor d as the le multiplied ervation2. Bas fon Date1 an fon Date2. of Leverag lay.	rticipation Basket Inter culated usin sser of (a) by the sum sket _{Observation} nd Basket _{Ob} Basket Va ge _i and Ur	Basket Intrest Certific ng [Standar Cap and n of Margin n1 means to poservation2 mea lue on the nderlying V	terest: [The C cates.] The Lir rd Interest Pa (b) the greated and the result the Basket V ans the Basket relevant day Value of each	Certificates are aked Interest Ra yoff][Linked I er of (i) Floor It of Basket _{Obse} Value observed t Value observed is the sum o Underlying _i o	[also] Standard ate [applicable to nterest][1][2]] is and (ii) Global vation1 divided by on Underlying d on Underlying f the individual observed on the
Underlying Observation	Underlying Observation	Fixed Ra	te: Cap:	Floor:	Global Leverage:	Margin:
[•]	$[\bullet]$	[•]	[•]	[•]	[•]	[•]
i: U	Inderlying _i :			Leverage	i:	
[1] [•]			[•]]		
[<i>Standara</i> Standard Rate [app Interest][(ii) Glob Basket _{Obs} _{Period1} and Value on	Average Average Tr blicable to t 1][2]] is cal al Leverag ervation Period1 Average 1 each Inter	Trend Partici rend Partici the Certific lculated as e multiplie divided by Basket _{Observ} rest Averag	ticipation I pation Bas ates][calcul the lesser c ed by the Average I ation Period2 n ge Date fal	Basket Interest ket Interest Co lated using [S of (a) Cap and sum of Marg Basket _{Observation} neans [the ari ling during I	<i>t:</i> [The Certif ertificates.] The tandard Interes (b) the greater gin and the re _{n Period2} . Averag thmetic averag nterest Observ	icates are [also] e Linked Interest t Payoff][Linked of (i) Floor and sult of Average e Basket _{Observation} ge of the Basket ation Period ₁ or

	S	ection C – S	Securiti	es				
Interest C each Inter Observat Interest A Average Period ₂]. Underlyin Interest	Dbservation rest Aver ion Perioon Average D Date falli Basket Va ng Value on Interest	on Period ₂ , age Date fa d ₂ , respectiv vate divided ing during alue is the s of each Und	respecti alling du vely each by the the Inte um of the erlying _i	vely] [the uring the I n multiplie aggregate rest Obser e individu observed o Weight:	sum of t nterest O ad by the Basket Va vation Pe al results on the rela Cap:	he Basket bservation Weight co alue observer eriod ₁ or I of Leverage evant day.	Value o Period ₁ rrespond ved on ea nterest C ge _i multip	bserved on or Interest ing to such ach Interest Dbservation plied by the Global
Observation Period ₁ :	Observa Period ₂ :	tion Avera	ge Date:					Leverage:
[•]	[•]	[•]		[•]	[•]	[•]		[•]
i: U	Underlying:				Leverage:			
[•] [*	•]				[•]]			
[Standard Digital Certificat calculated Interest O Fixed Ra relevant Period, b [any][eac Observat Range _D O Interest O within R relevant otherwise	d Multi Fi. Interest ites][calcul d as (a) i Observation ite ₁ ; (b) o Interest (eing Fixe ion Period on [any][e Observation ange _E on Interest (e being Fixe	xed Digital Certificates lated using if the Unde on Date falli otherwise, if Observation d Rate ₂ ; (c) unt Interest d, being Fix each] releva on Period, be [any][each Observation xed Rate ₆ .	Interest [Interest] [Stand erlying] ing durin f the Ur Date f Otherw Observ ed Rate eing Fix [] releva Period, Fixed	: [The Cer : Linked lard Inter- Value is v ng the rele derlying V falling dur ise, if the ation Dat s; (d) other est Obser- ed Rate ₄ ; (at Interes as the ca	tificates a Interest est Payof vithin Ra vant Inter Value is w ting the fulling twise, if the vation Da e) otherw t Observat ase may l	re [also] S Rate [ff][Linked nge _A on [rest Observithin Rar relevant I ng Value i during th he Underly ise, if the ation Date pe, being	tandard I applicabl Interest any][eac vation Pe age _B on nterest C s within he releva ying Valu during t Underlyi e falling Fixed R	Multi Fixed le to the t][1][2]] is h] relevant priod, being [any][each] Observation Range _C on ant Interest ie is within he relevant ng Value is during the ate ₅ ; or (f)
g	Observati on Date(s):	Observation Period(s):	Rate ₁ :	Rate ₂ :	Rate ₃ :	Rate ₄ :	Rate ₅ :	Rate ₆ :
[•]	[•]	[•]	[•]	[•]	[•]	[•] · _	[•]	[•]

Range_A means the Underlying Value of the Underlying is [greater than or equal to][greater than][less than] the [(*Lower Limit*)] [and][or] [lower than][lower than or equal to][greater than] the [(*Upper Limit*)].

Range_B means the Underlying Value of the Underlying is [greater than or equal to][greater than][less than] the [(*Lower Limit*)] [and][or] [lower than][lower than or equal to][greater than] the [(*Upper Limit*)].

Range_C means the Underlying Value of the Underlying is [greater than or equal to][greater than][less than] the [(*Lower Limit*)] [and][or] [lower than][lower than or equal to][greater than] the [(*Upper Limit*)].

Range_D means the Underlying Value of the Underlying is [greater than or equal to][greater than][less than] the [(*Lower Limit*)] [and][or] [lower than][lower than or equal to][greater than] the [(*Upper Limit*)].

Range_E means the Underlying Value of the Underlying is [greater than or equal to][greater than][less than] the [(*Lower Limit*)] [and][or] [lower than][lower than or equal to][greater than] the [(*Upper Limit*)]].

[Standard Digital to Participation Interest: [The Certificates are [also] Standard Digital

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to Particip Certificate calculated Observatio (b) otherw Leverage Underlyin Observatio The Unde the relevan <i>Limit</i>)] [ar	pation Interes][calculat as either on Date fal vise, being multiplied g Observa on Date ₂ . rlying Valu nt Underly nd][or] [low	erest Certi red using (a) if the ling within g the lesse by the sum tion Date ue of an Un ing is [great wer than][b	ficates.] T [Standard Underlying the Interear of (a) C of Margir divided to nderlying is atter than or ower than of	The Linked Interest g Value is st Observa ap and (b a and the re by the Un s within the equal to][or equal to]	Interes Payoff][within the tion Period b) the group esult of the derlying the Range greater the greater the greater the	t Rate Linked he Rang od, bein eater of he Unde Value if the U han][les than] th	[applicable Interest][1 ge on each g the Fixed (i) Floor rlying Valu on the Uno Underlying V s than] the e [(<i>Upper I</i>)	e to the][2]] is Interest Rate or and (ii) e on the derlying Value of [(Lower Limit)].
Underlying:	Interest Observation Period:	Interest Observation Date(s):	Underlying Observation Date ₁ (s):	Underlying Observation Date ₂ (s):	Fixed C Rate:	Cap: Floo	r: Leverage:	Margin:
[•]	[•]	[•]	[•]	[•]	[•] [•] [•]	[•]	[•]]
[Standard Knock-ou the Certif calculated to the res Underlyin The Accru occurred, Observatio by the tota Period or Accrual I Underlyin Accrual D Knock-ou Observatio	Knock-ou t Range Ac icates][cald as the less sult of (A) g Value of ual Factor the numb on Period c al number (b) if an A Days in the g Value is Days in the t Event oc t Range on on Period.	t Range A cerual Inter culated usi ser of (a) C) Accrual the Under is calculat er of Range on which the of Range A cerual Fac he relevant within the relevant k ceurs if the [any][eacl	fecrual Interest Certific ng [Standa ap and (b) Factor mu lying on th ed as (a) if ge Accrua he Underly Accrual Da tor Knock- ce relevant I funck-out I e Underly a] Accrual	terest: [Th cates.] The urd Interes the greater ultiplied by e Interest 0 f an Accru al Days dr ing Value i ys in the r out Event ut Event Range div Event Obs ing Value Factor Eve	te Certif E Linked T Payoff r of (i) Fl y (B) Le Observati al Factor uring the s within elevant A has occu Observat ided by t ervation is not v ent Day fa	icates a Interest [Linkec loor and everage ion Date r Knock e releva the releva the releva Accrual urred, the tion Per the total Period. within t alling in	re [also] S Rate [appli I Interest][1 (ii) Margir multiplied e added to N -out Event ant Accrual vant Range Factor Obse e number o iod on wh number o An Accrual the Accrual	Standard cable to 1][2]] is 1 ₂ added by the Margin ₁ . has not l Factor divided ervation f Range nich the f Range l Factor l Factor d Factor
Knock-ou which the first Accru during the	t Event Ob relevant A ual Factor	oservation Accrual Fa Event Day	Period mea ctor Obser y on which tor Observ	ans the per- vation Per- n an Accru	tiod from tiod start ual Facto	and ind s on, to or Knocl	cluding the and includ k-out Even	date on ding the t occurs
The Unde the relevan <i>Limit</i>)] [ar The Unde if the Unde than][less	rlying Valu nt Underly nd][or] [lov rlying Valu lerlying Va than] the	the of an Uniting is [greated of an Uniting is [greated of an Uniting of an Uniting of the set [(Lower set 1)]]	nderlying in ater than or ower than o nderlying i relevant U <i>Limit</i>)]	s within the equal to][or equal to] s within the nderlying	e Range greater ti greater greater e Accrua is greate lower th	if the U han][les than] th al Factor er than o nan][low	Inderlying V s than] the e [(<i>Upper I</i> r Knock-ou or equal to] ver than o	Value of [(<i>Lower</i> <i>Limit</i>)]. t Range [[greater r equal
to][greater Range In Accrual O Days: D	r than] the nterest C Observation Date(s):	[(Upper Li	mit)].	: Margin ₁ :	Margin ₂ :	Under- lying:	Accrual Factor Observation	Accrual Factor Event
[6] [-	•1 •	a] [a]	[_]	[•]	[#]	[e]	Period(s):	Days:
[<i>Standard</i> Interest Certificate	Product B Certification es][calculat	asket Inter es.] The red using	est: [The C Linked [Standard	Certificates Interes Interest	are [also t Rate Payoff][o] Stand [app Linked	ard Product ard Product blicable t Interest][1	t Basket to the][2]] is

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calculated as the Initial Product Ba Basket. The Fina Observation Date Observation Date of each Underlyir	lesser of (a) Cap asket subtracted al Product Baske e and the Initial e. The Basket Va ng Value _i expone	b and (b) the greater from Final Product et means the Baske Product Basket mea lue is the result of the ntiated to the correspondence	r of (i) Floor and (Basket divided b et Value on the Fi ns the Basket Valu ne Ratio multiplied ponding Weight _i .	(ii) the result of y Final Product inal Underlying ie on the Initial l by the product
Initial Underlying Observation Period ₁ :	Final Underlying Observation Period ₂ :	Ratio:	Cap:	Floor:
[•]	[•]	[•]	[•]	[•]
i Underlying	g:	Weig	ht:	
[•] [•]		[•]]		
Certificates][calcu calculated as (a) Value _i Range on Underlying Value relevant Interest Rate ₂ . [The Underlying V than][less than] the than] the Upper L [The Underlying V than][less than] the Underlying V than][less than] the Underlying V than][less than] the Underlying V	ulated using [S if the Underlyin, the relevant Inte e of any Underl Observation Da Value of [each U /alue of the rele he Lower Limit _i .imit _i .] Value of [each U /alue of the rele he Lower Limit _j	tandard Interest P g Value of each Un- rest Observation Da ying _j is within the te, being Fixed Rat Underlying _i] is with vant Underlying _i is [and][or][lower tha Underlying _j] is with vant Underlying _i is [and][or][lower tha	ayoff][Linked Int derlying _i is within ite, being Fixed Ra Underlying Value te ₁ or (c) otherwis in the Underlying [greater than or e n][lower than or e n][lower than or e n][lower than or e	the Underlying the Underlying the Underlying the or (b) if the se, being Fixed Value _i Range if qual to][greater qual to][greater qual to][greater qual to][greater qual to][greater qual to][greater
Interest Observat	tion Fixed Rate ₁ :	Fixed Rate	22:	
[•]	[•]	[•]		
i	Underlying _i :	Upper Lin	nit _i : Lowe	er Limit _i :
[•]	[•]	[•]	[•]	
j	Underlying _j :	Upper Lin	nit _j : Lowe	er Limit _j :
[•]	[•]	[•]	[•]]	
[Standard Fixed Fixed Range Acc to the Certificates calculated as the I The Accrual Fact relevant Interest C is within the Under Days in the relevant Underlying Value equal to][greater equal to][greater	Range Accrual A rual Basket Inter s][calculated usin Fixed Rate multi tor is calculated Observation Perio erlying Value _i Ra evant Interest O e _[i] Range if the than][less than] than] the Upper I	Basket Interest: [The est Certificates.] The g [Standard Interest plied by Accrual Fac as (i) the number of od on which the Uncounge divided by (ii) the bservation Period. Underlying Value of the Lower Limit _i [a Limit _i .].	e Certificates are e Linked Interest I Payoff][Linked In ctor. f Range Accrual I derlying Value of e the total number of [The Underlying _[i] is nd][or][lower than	[also] Standard Rate [applicable hterest][1][2]] is Days during the ach Underlying _i Range Accrual ij is within the [greater than or i][lower than or

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i	Underlying _i :	Lower Limit _i :	Upper Limit _i :	Interest Observation Period:	Range Accrual Days:	Fixed Rate:
[•]	[•]	[•]	[•]	[•]	[•]	[•]]
[<i>Linked</i> the amo element calculate percenta Instalme accordan the Und regard te at the re	Redemption ount payable C.9 for more ed in accordation age. The anisent Date] will note with [(Naterlying Value to any current levant time a	<i>Certificates</i> on early rea re detail) with noce with [(<i>i</i> nount payal l be on the <i>ame of type</i> e reflects the cy of denom- nd the Rede	The Certific demption foll all be on the <i>Name of type</i> ble on reden basis of the <i>I</i> of <i>Redemptic</i> e price, level of ination of su	cates are Linked owing an Early basis of the Re <i>of Redemption</i>) nption on [the Redemption Pay <i>m</i>)] and express or rate of the relich price, level of mination Date(s	d Redemption v Redemption P] below and e Redempti yoff which is and as a perce levant Unde or rate, as th s) [is][are] [on Certificates, on Trigger (see ayoff which is expressed as a on Date][each s calculated in centage. Where rlying (without e case may be) •].
Inderly [Combin Redemp Certifica Redemp together Redemp	ings: [•]] <i>nation Addit</i> tion Certi- nates][calculat tion Determine the Redemp tion Payoff c	tion Redem ficates.] ed using ination Date stion Payoff calculated us	ption: [The The Reden Linked Red as the greate calculated us sing Standard	Certificates an option Payoff demption][1][2] er of (i) Floor a ing Standard R Redemption Pa	re Combina f [applica is calcu nd (ii) the r edemption I yoff ₂ .	ation Addition ble to the lated on the esult of adding Payoff ₁ and the
Standard	d Redemption	n Payoff ₁ : [•]			
Standard	d Redemption	n Payoff ₂ : []			
Floor: [•]]					
[Combin Capitalis Certifica Redemp Redemp calculate	nation Capa sation Reder ates][calculat tion Determ tion multipli ed using Stan	<i>italisation</i> nption Cert ed using ination Dat ed by the re idard Reden	Redemption: tificates.] The Linked Red e as the greater coult of Leven aption Payoff	[The Certif e Redemption demption][1][2] ater of (i) Floc rage multiplied added to 1.	icates are Payoff [app is calcu or and (ii) t by the Rede	Combination blicable to the lated on the he Alternative emption Payoff
The Alta a Reden the imm <i>Certifica</i> <i>previous</i> <i>Redemp</i> Redemp	ernative Red nption Detern ediately prec ates, if speci Redemption tion for each tion Determi	emption me mination Da reding Rede fic Redemp in Determina in Redemptic nation Date	ans [the First ate, the Reder mption Deter <i>tion Determi</i> <i>ation Date v</i> on Determina , the Alternat	Redemption Payoff of mption Payoff of mination Date][<i>nation Date is</i> <i>vill be used to</i> <i>tion Date.</i>)]. For ve Redemption	ercentage][[determined (with respect applicable, calculate or the purpo shall be [•]	with respect to with respect to et to Instalment set out which the Alternative ses of the first %.]
Floor:		Leverage:	S	tandard Redemptio	n Payoff ₁ :	
[•]		[•]	[•]]		
[<i>Combin</i> Complex Certifica Redemp Range of calculate	action Comp & Digital Rec ates][calculate tion Determi on each rel ed using Stan	olex Digita demption C ed using ination Data evant Reden dard Redem	<i>l Redemptio</i> ertificates.] T Linked Rec e as either (a emption Obs pption Payoff pption Payoff ₂	<i>n</i> : [The Certifiend Redemption][1][2] a) if the Under ervation Date, r_1 or (b) otherwith	ficates are Payoff [ap is calcu lying Value the Reden se, the Reden	Combination plicable to the lated on the e is within the nption Payoff emption Payoff

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the Underlyin [and][or] [low	g is [greater than o er than][lower than o	or equal to][greater or equal to][greater	r than][less than] the than] the Upper Lin	ne Lower Limit mit.
Standard Rede	emption Payoff ₁ : $[\bullet]$			
Standard Rede	emption Payoff ₂ : $[\bullet]$			
Underlying:	Redemption Observation Period(s):	Redemption Observation Date(s):	Lower Limit:	Upper Limit:
[•]	[•]	[•]	[•]	[•]]
[<i>Combination</i> Redemption Certificates][c Redemption E calculated usi calculated usi	Division Redempt Certificates.] Th alculated using I Determination Date a ng Standard Redem ng Standard Redemp	tion: [The Certif ne Redemption Linked Redemption as the greater of (i mption Payoff ₁ di tion Payoff ₂ .	icates are Combin Payoff [applic on][1][2] is calcu) Floor and (ii) Rec vided by the Red	nation Division able to the ulated on the lemption Payoff emption Payoff
Standard Rede	emption Payoff ₁ : $[\bullet]$			
Standard Rede	emption Payoff ₂ : [•]			
Floor: [•]]				
[<i>Combination</i> Multiplication Certificates][c Redemption D calculated usi calculated usi	Multiplication R Redemption Certinal alculated using I Determination Date ang Standard Redemp ng Standard Redemp	Redemption: [The ficates.] The Rede Linked Redemption as the greater of (i) aption Payoff ₁ muture tion Payoff ₂ .	e Certificates are emption Payoff [ap on][1][2] is calco) Floor and (ii) Red ltiplied by the Red	e Combination oplicable to the ulated on the lemption Payoff emption Payoff
Standard Rede	emption Payoff ₁ : $[\bullet]$			
Standard Rede	emption Payoff ₂ : [•]			
Floor: [•]]				
[<i>Combination</i> Redemption Certificates][c Redemption D and (ii) Alter Redemption P	Ratchet Redempt Certificates.] Th alculated using L Determination Date a native Redemption ayoff calculated usir	<i>ion:</i> [The Certifne Redemption Linked Redemption at the lesser of (a) added to the resuns ag Standard Redem	icates are Combi Payoff [applic on][1][2] is calco Cap and (b) the gre ult of Leverage mo option Payoff ₁ .	nation Ratchet able to the ulated on the ater of (i) Floor ultiplied by the
The Alternativ Instalment Cer which previou. Redemption for Determination preceding Rec Determination	ve Redemption mean rtificates, if specific s Redemption Deterr or each Redemption Date, the Redemption lemption Determina Date, the Alternativ	ns [the First Reden Redemption Deter- mination Date will Determination Date tion Payoff determina- tion Date]. For the re Redemption shall	nption Percentage][[mination Date is ap be used to calculate ate)][with respect to ned with respect to e purposes of the f ll be $[\bullet]$ %.]	(with respect to plicable, set out e the Alternative o a Redemption the immediately irst Redemption
Cap:	Floor:	Leverage:	Standard Redemption I	ayoff ₁ :
[•]	[•]	-	· [•]]	
[<i>Combination</i> Redemption Certificates][c Redemption I Redemption P Accrual Factor	<i>Range Redempti</i> Certificates.] The alculated using I Determination Date ayoff ₁ multiplied by or is calculated as	ion: [The Certif ne Redemption Linked Redemption as the Redemption the Accrual Factor (i) the number of	ficates are Comb Payoff [applic on][1][2] is calcu n Payoff calculated t f Range Accrual E	ination Range able to the ulated on the using Standard Days during the

		Section C – Secu	irities			
	relevant Rede or equal to][gr equal to][great Accrual Days	mption Observation reater than][less than ater than] the Upper in the Redemption C	Period on w] the Lower · Limit, div bservation l	hich the Und Limit [and][d ided by (ii) Period.	erlying Value or][lower tha the total nu	e is [greater than n][lower than or umber of Range
	Underlying:	Redemption	Range Accru	al Lower	Limit:	Upper Limit:
		Observation Period(s):	Days:			- FF
	[•]	[•]	[•]	[•]		[•]]
	[Combination Resettable Ra Certificates][c Redemption F Redemption P	Resettable Range nge Redemption Cer calculated using L Payoff calculated on Payoff ₁ multiplied by	Redemption rtificates.] T inked Red the Redempthe Accrual	<i>n:</i> [The Ce The Redempti lemption][1][ption Determ Factor.	ertificates an ion Payoff [a [2] is calc ination Date	re Combination applicable to the culated as the cusing Standard
	Accrual Factor relevant Rede or equal to][guthe Initial United][greater the Observation I Redemption C	or is calculated as mption Observation reater than][less than inderlying Observation an] the Margin add Date, divided by (ii Observation Period.	(i) the num Period on w] the Margin on Date [ar ed to the) the total	ber of Rang hich the Und a subtracted find][or][lower Underlying V number of 1	e Accrual I erlying Value from the Und than][lower Value on In Range Accru	Days during the e is [greater than erlying Value on r than or equal itial Underlying al Days in the
	Standard Redemption Payoff:	Underlying:	Redemp R tion D Observa tion Period(s):	ange Accrual Pays:	Initial Underlying Observation Date(s):	Margin:
	[•]	[•]	[•] [•	•]	[•]	[•]]
	[<i>Combination</i> Redemption Certificates][c Redemption I Redemption I Factor.	Snowrange Redemp Certificates.] The calculated using L Payoff calculated on Payoff on the Altern	<i>etion:</i> [The e Redem inked Red the Redemp native Rede	Certificates a ption Payo lemption][1][ption Determ emption Date	are Combina off [applic [2] is calc ination Date e multiplied	tion Snowrange table to the culated as the e using Standard by the Accrual
	Accrual Factor Redemption C to][greater that to][greater that Days in the Ro	or is calculated as Observation Period or an][less than] the Lo an] the Upper Limit edemption Observati	(i) the num n which the wer Limit [a divided by on Period.	ber of Rang Underlying V and][or] [low (ii) the tota	ge Accrual I /alue is [grea /er than][low al number of	Days during the ter than or equal er than or equal Range Accrual
	The Alternat Alternative Determination preceding Red Specific Red Redemption L for each Rede	ive Redemption me Redemption Deterr a Date, the Redempti demption Determinat emption Determinat Determination Date of mption Determinatio	eans [The nination D on Payoff de tion Date][(<i>ion Date i</i> <i>vill be used</i> <i>n Date.</i>)]	Redemption Date][with r etermined with with respect is applicable to calculate	Payoff deterespect to th respect to to Instalment e, set out the Alterna	ermined on the a Redemption the immediately <i>et Certificates, if</i> <i>which previous</i> <i>tive Redemption</i>
	For the purp Redemption s	poses of the first hall be $[\bullet]$ %.	Redemption	n Determina	tion Date,	the Alternative
	Standard Rede	emption Payoff: [•]				

Section C – Securities										
	Underlying:	Redemption Observation Period(s):	Ran Acc Day	ge Al rual Re rs: Da	Iternative edemption ate:	Lower Limit:	Upper Limit:			
	[•]	[•]	[•]	[•]]	[•]	[•]]			
	[<i>Combination</i> Redemption Certificates][<i>a</i> Redemption I calculated usi calculated usi	Subtract Red Certificates.] calculated usin Determination D ng Standard Re ng Standard Red	<i>lemption:</i> The g Linke Date as the demption lemption	[The Control [The	Certificates ption Payc emption][1][2 of (i) Floor subtracted f	are Combinat off [applicab 2] is calcula and (ii) Reder from the Reder	tion Subtract le to the tted on the nption Payoff nption Payoff			
	Standard Red	emption Payoff ₁	:[•]							
	Standard Red	emption Payoff ₂	:[•]							
	Floor: [•]]									
	[<i>Combination</i> Redemption Certificates][<i>d</i> (i) Floor, (ii) (iii) the Reder	<i>Maximum Rec</i> Certificates.] calculated using the Redemption nption Payoff ca	demption: The Linked H Payoff ca alculated	[The C Redemp Redempt alculated using Sta	Certificates a otion Payo cion][1][2] is l using Stand andard Reder	are Combination off [applicab calculated as ard Redemption nption Payoff ₂ .	on Maximum le to the the greater of n Payoff ₁ and			
	Standard Red	emption Payoff ₁	:[•]							
	Standard Red	emption Payoff ₂	:[•]							
	Floor: [•]]									
	[<i>Combination</i> Redemption Certificates][a Redemption I Payoff calcula	Minimum Red Certificates. calculated usin Determination I Payoff calculated ated using Standa	demption: The g Linke Date as th d using S ard Reder	The C Redemp d Rede e greate Standard mption P	Certificates a tion Payo emption][1][2 er of (i) Floo Redemption Payoff ₂ .	are Combination ff [applicable] 2] is calculated or and (ii) the Payoff ₁ or the	on Minimum le to the ated on the lesser of the e Redemption			
	Standard Red	emption Payoff ₁	:[•]							
	Standard Red	emption Payoff ₂	:[•]							
	Floor: [•]]									
	[Combination Complex Dig to the Certifi Redemption Underlying _i i Observation I result of Le Redemption F	<i>Complex Digit</i> ital Basket Rede icates][calculate Determination is within the U Date, being the leverage multipli Payoff ₁ then adde	al Basket emption C d using I Date as Jnderlying esser of (a ied by I ed to Mar	Redemp Certificat Linked either (g Value a) Cap a Redempt gin or (E	btion: [The C tes.] The Re Redemption] (A) if the i Range on nd (b) the gr cion Payoff B) otherwise,	Certificates are demption Payo [[1][2] is calcu Underlying Va each relevant eater of (i) Flo calculated us being Fixed Pe	Combination ff [applicable alated on the alue of each Redemption or and (ii) the ing Standard ercentage.			
	The Underlyin Underlying V than] the Low Upper Limit _i .	ng Value of eacl 'alue of each U ver Limit _i [and]	h Underly nderlying [or] [lowe	ving _i is w _{ii} is [gre er than][vithin the Un eater than or lower than o	derlying Value equal to][grea or equal to][gre	i Range if the tter than][less ater than] the			
	Redemption Observation Date(s):	Redemption Observation Period(s):	Cap:	Floor:	Leverage:	Margin:	Fixed Percentage:			
	[•]	[•]	[•]	[•]	[•]	[•]	[•]			

Underlyin		Securities				
	ig _i :	Low	er Limit _i :		Upper Limit _i :	
[•]		[•]			[•]	
Standard 1	Redemption Payoff ₁ :					
[•]]						
[<i>Combin</i> Combin Redemp Redemp the Und Redemp and (ii) Standard	nation Complex Digi- ation Complex Dig- ption Payoff [appl ption][1][2] is calcula erlying Value of each ption Observation Dat the result of Leve d Redemption Payoff and (b) Fixed Percent	tal Basket Col ital Basket Col icable to the ted on the Rec Underlying, is e, being the lear rage multiplie f ₁ then added to age minus Un	ntingency F Contingency ne Certific lemption D s within the sser of (a) C ed by Rede o Margin o wind Costs	Redemption Redemption Redemption Redemption Redemption Redemption Redemption Redemption	on: [The Cer ption Certifi culated usi tion Date as ing Value _i Ra b) the greater Payoff calcu erwise, being	tificates are icates.] The ng Linked either (A) if inge on each r of (i) Floor ilated using g the greater
The U	iderlying Value of Le	ach Underlyin	σ] is withi	n the Un	derlying Val	ue Range if
the Un than][les	derlying Value of [derlying Value of [ss than] the Lower L	each Underly imit _i [and][or]	ing _i] is with [lower that	reater th n][lower	an or equal than or equal	to][greater 1 to][greater
than the	Costa magna (i) in (i	a anga af a D	domention T) otor	tion Data	
to an Ea	arly Redemption Date	c, 0 or (ii) in the theorem is the second seco	ne case of a	Redem	tion Date co	ination Date
correspo	onding to [the Redem	ption Date][ar	n Instalmen	t Date], a	in amount, e	qual to such
Certifica	ate's pro rata portion	n of the value	e (determin	ed in the	e currency in	n which the
Certification of its A	ates are denominated) of any losses we hedged the	, expenses	and costs	to the Issue	r and/or any
tax relie	of or other tax consequences	uences of unw	inding or a	djusting a	any underlyir	ng or related
swap ag	greement or other he	edging arrange	ements, all	as calcu	lated by the	calculation
	its sole discretion, o	divided by (a)	in the case	e of Cert	ificates repre	esented by a
agent in	erinicale, the aggregation	ale ollisianoin	g nominal a	imount o	i the Certific	stan and (h)
agent in global c in the ca	ase of each Certificate	e in definitive	form, the n	roduct of	the Calculat	ates and (b)
agent in global c in the ca and the	ase of each Certificate Calculation Amount I	e in definitive Factor, express	form, the part of	roduct of centage.	the Calculat	ates and (b)
agent ir global c in the ca and the Calculat	ase of each Certificate Calculation Amount I tion Amount: [•]	e in definitive Factor, express	form, the p red as a perc	roduct of centage.	the Calculat	ates and (b)
agent ir global c in the ca and the Calculat by the C	ase of each Certificate Calculation Amount I tion Amount: [•] tion Amount Factor m Calculation Amount.	e in definitive Factor, express neans a numbe	form, the p red as a peror r equal to th	roduct of centage. ne specifi	the Calculat	tion divided
agent ir global c in the ca and the Calculat by the C Redemption Observation Date(s):	ase of each Certificate Calculation Amount I tion Amount: [•] tion Amount Factor m Calculation Amount. on Redemption (on Observation Period(s):	e in definitive Factor, express neans a numbe Cap: Floor:	form, the p red as a pero r equal to th Leverage:	roduct of centage. ne specifi Margin:	the Calculat ed denomina Fixed Percentage:	ates and (b) ion Amount tion divided Standard Redemption Payoff ₁ :
agent in global c in the ca and the Calculat Calculat by the C Redemptio Observatio Date(s): [•]	ase of each Certificate Calculation Amount I tion Amount: [•] tion Amount Factor m Calculation Amount. on Redemption (on Observation Period(s): [•] [e in definitive Factor, express neans a numbe Cap: Floor:	form, the p red as a pero r equal to th Leverage: [•]	roduct of centage. ne specifi Margin: [•]	the Calculat ed denomina Fixed Percentage: [•]	ates and (b) ion Amount tion divided Standard Redemption Payoff ₁ : [•]
agent in global c in the ca and the Calculat by the C Redemptio Observatio Date(s): [•] i	ase of each Certificate Calculation Amount I tion Amount: [•] tion Amount Factor m Calculation Amount. on Redemption (on Observation Period(s): [•] [Underlyi	e in definitive Factor, express heans a numbe Cap: Floor: [•] [•] ng,:	form, the p ed as a pero r equal to th Leverage: [•] Lower Limit	roduct of centage. ne specifi Margin: [•]	the Calculat ed denomina Fixed Percentage: [•] Upper Lim	ates and (b) ion Amount tion divided Standard Redemption Payoff ₁ : [•] it _i :

	Sect	tion C – S	ecurities				
[Combina Payoff-Li Certificate Standard using Star	<i>tion Payoff</i> nked Digit es [calculate Redemption ndard Reden	<i>Linked D</i> al Certifi ed using Li Payoff ₂ i nption Pay	<i>igital Rede</i> cates.] Th nked Rede s within th off ₁ or (b) o	emption: [T e Redemp mption][1][2 ne Range, th otherwise, b	The Certification Payof 2] is calculatione Redemption eing the Fix	ates are (ff applica ated as eith tion Payo: ated Percen	Combination ble to the her (a) if the ff calculated ttage.
The Stand Payoff ₂ of than][less than] the b	dard Redem n the Rede than] the L Upper Limit	nption Pay emption O Lower Lim	off ₂ is wit bservation it [and][or]	hin the Ran Date is [g [[lower than	nge if the greater than a][lower tha	Standard or equa on or equa	Redemption l to][greater l to][greater
Standard	Redemption	Payoff ₁ : [•]				
Standard	Redemption	Payoff ₂ : [•]				
Fixed Percer	ntage:	Lower Limi	t:	Upper Limit	t:	Redemption Date:	on Observation
[•]		[•]		[•]		[•]]	
[<i>Standard</i> Certificate Standard I	<i>Fixed Red</i> es. The Red Redemption	emption: 1 demption 1 Payoff [1]	The Certific Payoff [app [2]] is calc	cates are [a blicable to t ulated as eq	lso] Standa the Certific ual to the F	ard Fixed ates][calc ixed Perce	Redemption ulated using entage.
Fixed Per	centage: [•]]					
Redempti Certificate Redempti and (ii) I Underlyin	on Certif es][calculate on Determin Fixed Perce g Value.	icates. ed using S nation Date entage add	The Red candard Re e as the les ed to the	emption demption Paser of (a) Ca result of I	Payoff [also] [a	applicable]] is calcu the greater nultiplied	to the lated on the of (i) Floor by Average
The Avera of the Un or rate, as	age Underly derlying (was the case m	ing Value ithout rega ay be) at t	reflects the rd to any c he relevant	e arithmetic currency of e time on ea	average of denomination ch Redemp	the price, on of such tion Obse	level or rate price, level rvation Date
Underlying:	Redemption Determination Date(s):	Redemption Observation Date(s):	Redemption Observation Period(s):	Cap:	Floor:	Leverage:	Fixed Percentage:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]
[<i>Standard</i> Certificate Standard Date as th result of Observati	<i>Collar Rea</i> es. The Rec Redemptior e lesser of (Leverage on Date.	lemption: lemption 1 n Payoff [a) Cap and multiplied	The Certifi Payoff [app 1][2]] is ca l (b) the group by Unde	cates are [a blicable to t alculated or eater of (i) I rlying Valu	lso] Standa the Certific n the Reden Floor and (in ne on the	rd Collar eates][calc mption D i) Margin relevant	Redemption ulated using etermination added to the Redemption
Underlying :	Redemption Determinati on Date(s):	Cap:	Floor:	Leve	rage: Ma	argin:	Redemption Observation Date(s):
[•]	[•]	[•]	[•]	[•]	[•]		[•]]
[<i>Standard</i> Certificate Standard Date as th by Underl	Floater Rea es. The Rea Redemptior e greater of ying Value.	demption: demption 1 n Payoff [(i) Floor a	The Certifi Payoff [app 1][2]] is ca nd (ii) Mar	cates are [al blicable to t alculated or gin added to	lso] Standar the Certific n the Reder o the result o	rd Floater ates][calc mption D of Leverag	Redemption ulated using etermination ge multiplied

	Section C –	Securities			
Underlying:	Redemption Determination Date(s):	Floor:	Levera	ge: M	argin:
[•]	[•]	[•]	[•]	[•]]
[<i>Standard F</i> Floater Red Certificates] Redemption (ii) Underlyi	<i>loored Floater Ra</i> demption Certifi [calculated using Determination Da ng Value on the re	edemption: T cates. The Standard Rec ate as Levera elevant Reden	The Certificates Redemption demption Payor ge multiplied b nption Observat	are [also] Sta Payoff [appl ff [1][2]] is ca by the greater of tion Date adde	andard Floored icable to the lculated on the of (i) Floor and d to Margin.
Underlying:	Redemption L Determination Date(s):	leverage:	Floor:	Margin:	Redemption Observation Date(s):
[•]	[•] [•	•]	[•]	[•]	[•]]
[<i>Standard In</i> Floater Red Certificates] Redemption and (ii) the Percentage.	nverse Floater Re demption Certifi [calculated using Determination Da result of Leverag	edemption: T cates. The Standard Rec ate as the less e multiplied	The Certificates Redemption demption Payor ser of (a) Cap a by Underlying	are [also] St Payoff [appl ff [1][2]] is ca nd (b) the grea Value subtrac	andard Inverse icable to the lculated on the ater of (i) Floor ted from Fixed
Underlying:	Redemption Determination Date(s):	Cap:	Floor:	Leverage:	Fixed Percentage:
[•]	[•]	[•]	[•]	[•]	[•]]
[<i>Standard</i> S Redemption Certificates] Redemption the result of Observation	Strangle Redemp Certificates. [calculated using Determination Date f Leverage multij Date.	<i>tion:</i> The C The Rede Standard Red ate as the abs plied by Und	Certificates are emption Pay demption Payor solute value of derlying Value	e [also] Star off [applica ff [1][2]] is ca the result of N on the releva	ndard Strangle ble to the lculated on the fargin added to nt Redemption
Underlying:	Redemption Determination Date(s):	Leverage:	Margii	n: R O	edemption bservation Date(s):
[•]	[•]	[•]	[•]	[•	•]]
[<i>Standard</i> 2 Alternative I Certificates] Redemption individual put the greater of the Underly individual pu	Alternative Basket Basket Redemption [calculated using Determination D roducts of Leverage of (i) Margin ₂ added ring Value of eaco roducts of Leverage	et Redemption on Certificates Standard Red ate as the les ge_k and the U ed to the sum ch Underlyin ge_i and the Un	on: The Certi s. The Redemp demption Payor seer of (a) Mar inderlying Value of the individu ng _j (ii) Margin nderlying Value	ficates are [tion Payoff [a] ff [1][2]] is ca gin ₃ added to e of each Under ual products of u_1 added to th of each Under	also] Standard pplicable to the lculated on the the sum of the erlying _k and (b) f Leverage _j and ne sum of the lying _i .
Redemption	Margin ₁ :		Margin ₂ :	Margir	13:
[•]	[•]		[•]	[•]	
i Under	lying _i :		Leverage _i :		
[1] [•]			[•]		
j Under	lying _j :		Leverage _j :		

	Sec	tion C – Se	curities				
[1] [•]			[•]			
k Ur	nderlying _k :			Levera	ige _k :		
[1] [•]			[•]]			
[<i>Standard</i> Basket I Certificate Redempti the result Underlyin	<i>l Strangle 1</i> Redemption es][calculat on Determi of Margin ng Value of	Basket Rede Certifica ed using St nation Date added to the each Under	emption: T tes. The andard Rec as the les as sum of t lying _i on th	he Certific Redempti demption l ser of (a) the individ the relevant	cates are [a on Payoff Payoff [1][2 Cap and (b ual product Redemptio	also] Stand f [applical 2]] is calcu b) the absol ts of Lever n Observat	ard Strangle ble to the lated on the ute value of age _i and the ion Date.
Redemption Determination	on Date(s):	Cap:		Margin:		Redemption Date(s):	n Observation
[•]		[•]		[•]		[•]	
i Ur	nderlying _i :			Levera	ige _i :		
[1] [•]			[•]]			
Basket I Certificate Redempti and (ii) M Leverage	Redemption es][calculat on Determi fargin addec and the Un	Certifica ed using St nation Date d to Global iderlying Va	tes. The andard Rec as the less Leverage a lue of each	Redemption I demption I ser of (a) C dded to the Underlyin	on Payoff Payoff [1][2 Cap and (b) e sum of the ng _i .	f [applical 2]] is calcu the greater e individua	ble to the lated on the of (i) Floor l products of
Redemption Determination Date(s):	n Cap: on		Floor:]	Margin:	Glob	al Leverage:
[•]	[•]		[•]		[●]	[•]	
i Ur	nderlying _i :			Levera	ige _i :		
[1] [•]			[•]]			
[<i>Standard</i> Standard Payoff [a [1][2]] is (b) the gruthe lowes during the	Lookback Lookback pplicable to calculated of eater of (i) st Underlyin e relevant R	Minimum F Minimum F o the Certi on the Rede Floor and (ing Value of edemption f	Performan Performanc ficates][cal mption De i) Leverage bserved on Observatio	ce Redemy e Redemp culated us termination e multiplie a any Rede n Period.	ption: The tion Certific ing Standa n Date as th d by the res emption Ol	Certificate cates. The rd Redemp ne lesser of sult of Mar oservation	es are [also] Redemption ption Payoff (a) Cap and gin added to Date falling
Underlying:	Redemption Determination Date(s):	Redemption Observation Period(s):	Redemption Observation Date(s):	Cap:	Floor:	Margin:	Leverage:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]
[<i>Standard</i> Standard Payoff [a [1][2]] is (b) the gruthe highe during the	Lookback Lookback upplicable to calculated of eater of (i) st Underlyi e relevant R	<i>Maximum</i> Maximum I o the Certi on the Rede Floor and (i ing Value o edemption	Performan Performanc ficates][cal mption De i) Leverag bserved on Observatio	e Redemp e Redemp culated us termination e multiplie n any Red n Period.	<i>ption:</i> The tion Certifi sing Standa n Date as th d by the res emption Ol	Certificate cates. The rd Redemp ne lesser of sult of Mar bservation	es are [also] Redemption ption Payoff (a) Cap and gin added to Date falling

	Secti	on C – Se	curities				
Underlying:	Redemption R Determination C Date(s): P	edemption Observation Period(s):	Redemption Observation Date(s):	Cap:	Floor:	Margin:	Leverage:
[•]	[•] [•	•]	[•]	[•]	[•]	[•]	[•]]
[<i>Standard</i> Maximum the Certifi the Redem Floor and on on any H Observation Redemption Period.	Maximum-H -Minimum H cates][calcul option Detern (ii) Leverage Redemption on Period su on Observation	Minimum Redemptic lated usin mination e multiplie Observat lobracted ion Date	<i>Redempti</i> on Certific g Standard Date as th ed by the re- tion Date from the falling du	on: The ates.] Th l Redemp e lesser of esult of th falling highest iring the	e Certificate he Redemption ption Payoff of (a) Cap a he lowest Un during the Underlying e relevant R	s are [also on Payoff [[1][2]] is o nd (b) the derlying Va e relevant Value obse edemption	o] [Standard applicable to calculated on greater of (i) alue observed Redemption erved on any Observation
Underlying:	Redemption Determination Date(s):	Redemptio Observatio Period(s):	n Redem n Observ Date(s)	ption (ation	Cap:	Floor:	Leverage:
[•]	[•]	[•]	[•]	[[•]	[•]	[•]]
[<i>Standard</i> Redemptic Certificate Redemptic and (ii) Le Underlying Underlying	Volbond I on Certific s][calculated on Determina everage mul- g Observati g Observatio	Redemption cates. 7 I using St ation Date tiplied by on Date n Date.	n: The The Red andard Re as the les the absolu- subtracte	Certifica emption demption ser of (a) ute value d from	tes are [al Payoff n Payoff [1]]) Cap and (b e of Underly Underlying	so] Standa [applicabl [2]] is calco) the greate ing Value Value o	ard Volbond e to the ulated on the er of (i) Floor on the Initial n the Final
Underlying:	Redemption Determination Date(s):	Initial Underlying Observatio Date(s):	Final y Underl n Observ Date(s)	ying ation 1:	Cap:	Floor:	Leverage:
[•]	[•]	[•]	[•]	[[•]	[•]	[•]]
[<i>Standard</i> Year on Ye to the Cert the Redem Floor and Value on t Initial Und	Year on Yea ear Participat ificates][calc aption Detern (ii) Leverag he Final Un erlying Obse Redemption In	r Particip tion Redea culated us mination e multipli derlying ervation E	ation Reda mption Cen ing Standa Date as th ed by the Observatic Date.	emption: rtificates rd Reden e lesser of sum of l on Date of _{Cap:}	The Certific . The Redem nption Payof of (a) Cap a Margin and t divided by U	eates are [a ption Payor f [1][2]] is nd (b) the the result o Jnderlying Leverage:	lso] Standard ff [applicable calculated on greater of (i) f Underlying Value on the Margin:

	Determinatio n Date(s):	Underlying Observation Date(s):	Underlying Observation Date(s):				
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Standard Lookback Maximum Performance Basket Redemption:* The Certificates are [also] Standard Lookback Maximum Performance Basket Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated on the Redemption Determination Date as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Global Leverage multiplied by the result of Maximum Basket Value added to Margin.

Maximum Basket Value means the highest sum of the individual products of $Leverage_i$ and the Underlying Value of each Underlying_i observed on any Redemption Observation Date within the relevant Redemption Observation Period.

		Sectio	on C – Secur	ties			
Reder Deter Date(nption mination s):	Redemption Observation Period(s):	Redemption Observation Dates:	Cap:	Floor:	Margin:	Global Leverage:
[•]		[•]	[•]	[•]	[•]	[•]	[•]
i	Und	erlying _i :		Leve	erage _i :		
[1]	[•]			[•]]			
[<i>Sta</i> [als Rec less the	andard 1 o] Stanc lemption lemption ser of (a) sum of 1	Lookback M lard Lookba n Payoff n Payoff [1]) Cap and (l Minimum B Basket Value	finimum Perf ack Minimum [applicable [2]] is calcul b) the greater asket Value a	bormance E Performan to the C ated on the of (i) Floo nd Margin.	Basket Rede nee Basket I Certificates] e Redemption r and (ii) G	<i>mption:</i> The Redemption C [calculated v on Determinat lobal Leverag	Certificates are Certificates. The using Standard tion Date as the ge multiplied by
and	the Unc	derlying Val	ue of each Ur relevant Rede	iderlying _i o	bserved on	any Redemption	ion Observation
Reder Deter Date(nption mination s):	Redemption Observation Period(s):	Redemption Observation Date(s):	Cap:	Floor:	Margin:	Global Leverage:
[•]		[•]	[•]	[•]	[•]	[•]	[•]
i	Unde	erlying _i :		Lev	erage _i :		
[1]	[•]			[•]]			
			mption Deter	iiiiiiatioii 1	Jale as the	lesser of (a)	Cap and (b) the
gre Min The and Dat	ater of (nimum E e Minim the Unc e within	 i) Floor and Basket Value um Basket derlying Val a relevant I 	I (ii) Global I from the Ma Value is the I ue of each Un Redemption O	everage m ximum Bas owest sum derlying _i c Observation	sket Value. of the indi bserved on Period.	v the result of vidual production any Redemption	Cap and (b) the subtracting the cts of Leverage _i ion Observation
gre Min The and Dat The and Dat	ater of (nimum E e Minim the Und e within e Maxim the Und re within	i) Floor and Basket Value um Basket derlying Val a relevant I num Basket derlying Val a relevant I	I (ii) Global I from the Ma Value is the I ue of each Un Redemption C Value is the I ue of each Un Redemption C	Deverage m ximum Bas owest sum derlying _i o Deservation nighest sun derlying _i o Deservation	of the indi bserved on Period. of the indi bserved on Period. Period.	vidual product any Redemption any Redemption	Cap and (b) the subtracting the cts of Leverage _i ion Observation cts of Leverage _i ion Observation
gre Min The and Dat The and Dat Rede Date	ater of (nimum E e Minim the Unc e within Maxim the Unc e within mption rmination (s):	i) Floor and Basket Value um Basket derlying Val a relevant I num Basket derlying Val a relevant I Redemption Observation Period(s):	I (ii) Global I from the Ma Value is the I ue of each Un Redemption C Value is the I ue of each Un Redemption C Redemption Observati Dates:	Deverage m ximum Bas owest sum iderlying _i o Observation inghest sun iderlying _i o Observation	of the indi bserved on Period. n of the ind bserved on Period.	vidual product any Redemption ividual product any Redemption Floor:	Cap and (b) the subtracting the cts of Leverage _i ion Observation cts of Leverage _i ion Observation Global Leverage:
gre Min The and Dat The and Dat Rede Date [•]	ater of (nimum E e Minim the Unc e within e Maxim the Unc e within mption rmination (s):	i) Floor and Basket Value um Basket derlying Val a relevant I num Basket derlying Val a relevant I Redemption Observation Period(s): [•]	I (ii) Global I from the Ma Value is the I ue of each Un Redemption (Value is the I ue of each Un Redemption (Redemption Observati Dates: [•]	Deverage m ximum Bas owest sum iderlying _i o Diservation inderlying _i o Diservation on Cap	of the indi bserved on Period. n of the ind bserved on Period.	vidual product any Redemption ividual product any Redemption Floor:	Cap and (b) the subtracting the subtracting the cts of Leverage _i ion Observation cts of Leverage _i ion Observation Global Leverage: [•]
gre Min The and Dat The and Date Date [•] i	ater of (nimum E e Minim the Unc e within e Maxim the Unc e within mption rmination (s):	i) Floor and Basket Value um Basket derlying Val a relevant F num Basket derlying Val a relevant F Redemption Observation Period(s): [•]	I (ii) Global I e from the Ma Value is the I ue of each Un Redemption (Value is the I ue of each Un Redemption (Redemption Observati Dates: [•]	Deverage m ximum Bas owest sum derlying _i c Dbservation ighest sun iderlying _i o Dbservation on Cap	of the indi bserved on Period. n of the indi bserved on Period. Period.	vidual product any Redemption ividual product any Redemption Floor:	Cap and (b) the subtracting the cts of Leverage _i ion Observation cts of Leverage _i ion Observation Global Leverage: [•]
gre Min The and Dat The and Date Date [•] i [1]	ater of (nimum E e Minim the Uno e within e Maxim the Uno re within mption rmination (s): Underlyi	i) Floor and Basket Value um Basket derlying Val a relevant I num Basket derlying Val a relevant I Redemption Observation Period(s): [•]	I (ii) Global I e from the Ma Value is the I ue of each Un Redemption C Value is the I ue of each Un Redemption C Redemption Observati Dates: [•]	everage m ximum Bas owest sum iderlying, c observation ighest sun iderlying, c observation on Cap on [•] Lev	a of the indi bserved on Period. n of the ind bserved on Period.	vidual product any Redemption ividual product any Redemption Floor: [•]	Cap and (b) the Subtracting the subtracting the cts of Leverage; ion Observation Global Leverage: [•]

	Sectio	on C – Securit	ies			
Redemption Determinatio Date(s):	Initial n Underlying Observatio Date(s):	Final g Underlyin n Observatio Date(s):	Cap: g on	Floor	: (Global Leverage:
[•]	[•]	[•]	[•]	[•]	I	•]
i Under	lying _i :		Leverag	e _i :		
[1] [•]			[•]]			
[<i>Standard</i> Standard Y Payoff [ap [1][2]] is c (b) the gre added to t Basket Val The Final Observation products of date.	Year on Year Vear on Year plicable to alculated on ater of (i) Fl he result of ue is the Bas Basket Va n Date. Bas f Leverage _i a	<i>r Participation</i> Participation the Certificate the Redemption loor and (ii) G Final Basket V sket Value obs lue is the Basket Value on and the Under	n Basket Reden Basket Reden es][calculated on Determinat lobal Leverag Value divided erved on the I asket Value of the relevant lying Value of	emption: The nption Certif using Standa ion Date as t e multiplied by Initial B initial Under observed on date is the cach Under	e Certificat icates. The ard Redem the lesser of by the resu asket Value lying Obser the Final sum of the lying _i obser	es are [also] Redemption ption Payoff f (a) Cap and ilt of Margin e. The Initial rvation Date. Underlying he individual rved on such
Redemption Determination Date(s):	Initial n Underlying Observatio Dates:	Final g Underlyin n Observatio Dates:	Cap: g on	Floor	: (Global Leverage:
[•]	[•]	[•]	[•]	[•]	I	•]
i Under	ying _i :		Leverage	i:		
[1] [•]			[•]]			
[<i>Standard</i> Redemption Certificate Redemption on relevant [or strictly Date], bein The Under than][less	Fixed Digita n Certific s][calculated n Determina t Redemptio [higher][low g Fixed Perc clying Value than] the Lo	<i>el Redemption:</i> eates. The using Standar ation Date as e n Observation ver] than Barrio centage ₁ or (b) is within the wer Limit [and	The Certifica Redemption rd Redemptior ither (a) if Un Date][strictly er Level ₂] on t otherwise, bei Range if it i d][or] [lower t	tes are [also] Payoff n Payoff [1][derlying Val [higher][low he relevant F ng Fixed Per s [greater th han or equal	Standard I [applicable [2]] is calcu lue is [with wer] than B Redemption rcentage ₂ . han or equa I to][lower	Fixed Digital e to the ilated on the in the Range arrier Level ₁ Observation al to][greater than][greater
than] the U	pper Limit.					
Underlying:	Redemption Determination Date(s):	Redemption Observation Date(s):	Fixed F Percentage ₁ : F	Fixed Percentage ₂ :	Upper Limit:	Lower Limit:
[•]	[•]	[•]	[•] [•]	[•]	[•]]
n:	Barrier Level:	Condition:				
1	[•]	The condition occ strictly [higher/lo	curs when the Under wer] than the Barrier	lying Value is Level ₁		
[2]	[•]	[The condition of is strictly [higher/	ccurs when the Und lower] than the Barr	erlying Value ier Level ₂]		
[<i>Standard</i>] Floating Certificate Redemptio	Fixed-to-Flo Redemption s][calculated n Determina	ating Redempt Certificates. using Standar tion Date as ei	<i>tion:</i> The Certing The Redemend Redemption ther (a) if Und	ificates are [a ption Payo n Payoff [1][erlying Valu	also] Standa ff [applica [2]] is calcu e is within t	ard Fixed-to- able to the alated on the the Range on

		Sectio	n C – S	ecuriti	es					
the Rec lesser o by Und	demption of (a) Car lerlying V	Observ and (b) Value ad	ation D) the greated ded to N	ate, bei ater of Iargin.	ing Fix (i) Floc	ed Perc or and (i	entage (i) the re	or (b) ot sult of L	herwise, everage n	being the nultiplied
The Un than][le than] th	nderlying ess than] ne Upper	g Value the Lov Limit.	is withi ver Lim	n the] it [and]	Range [[or] [lo	if it is ower tha	[greater an or eq	than or [ual to][]	equal to	o][greater 1][greater
Underlying:	Redemption Determinati on Date(s):	Redemption Observation Date(s):	n Fixed n Percentag	Cap: e:	F	oor:	Lower Limit:	Upper Limit:	Leverage:	Margin:
[•]	[•]	[•]	[•]	[•]	[•	•]	[•]	[•]	[•]	[•]]
[<i>Standa</i> Accrua Certific lesser of the pro- the Rec	ard Rang l Reder cates][cal of (a) Caj duct of (lemption	ge Accri nption culated p and (b A) Accr Observa	<i>ual Red</i> Certific using S b) the gr ual Fact ation Da	<i>emptio</i> ates. tandarc eater of or and te adde	n: The The R I Reder f (i) Flo (B) Le ed to M	Certific tedemption poor and verage r argin ₁ .	icates a ion Pa Payoff (ii) Man multiplio	re [also] yoff [a [1][2]] is rgin ₂ add ed by Ur] Standar pplicable s calculat led to the nderlying	d Range to the ed as the result of Value on
Accrua relevan or equa or equa Accrua	l Factor t Redem il to][gre il to][gre l Days in	is calc ption Ob ater that eater that the Rec	ulated a oservation][less ti n] the U demption	is (i) the form of	he nun od on w e Lowe Limit, c vation	ber of hich the r Limit livided Period.	Range e Under [and][c by (ii) 1	Accrual lying Va or] [lowe the total	Days d lue is [gro r than][lo number	uring the eater than ower than of Range
Underlyin g:	Redemptio n Observatio n Date(s):	Redemptio n Observatio n Period(s):	Range Accrual Days:	Cap:	Floor:	Leverage	e: Margin	: Margin ₂	: Lower Limit:	Upper Limit:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]
[<i>Standa</i> Resetta to the C (ii) the Underly Accrua Redem to][grea Underly equal to Range the Rec Range	urd Reset ble Rang Certificat crual Fac sum of ying on t l Factor ption Ob ater thar ying on o][greate Accrual lemption Accrual	ttable Ra ge Accru es][calcu tor mult (A) the he relev is calc servatio n][less t the Rar r than] t Fixing I Observ Fixing I	ange Ac ual Rede ulated us iplied by result of ant Rede ulated a n Period han] the nge Acc the Marg Date, div ation Pe	crual I mption sing Sta y the le of Leve emption ls (i) the l on wh e Marg rual Fi gin ₁ add vided by riod.	Redemp Certifi andard sser of erage m n Obser he num ich the gin ₁ su xing D led to U y (ii) th date [•	tion: The cates. The cates. The cates. The cates are cated by the cate of the	he Certi The Redu- bition Pay and (b) d by the Date and Range ying Valu 1 from d][or] [ing Valu number ess Day	ificates a emption yoff [1][2 the grea e Underl d (B) the Accrual lue is [gr Underly lower the of Rang s preced	re [also] Payoff [a 2]] is cald ter of (i) I lying Val Margin ₂ . Days di eater thar ing Valu an][lowe Underlyi e Accrua	Standard pplicable culated as Floor and ue of the uring the or equal e of the r than or ng on the l Days in
the Rec	Redemption	Observation Observation	ation Pe	riod.	Cap:	Floor	:: L	.everage:	Margin ₁ :	Margin ₂ :
	Observati Date(s):	on on Obser on Period	Acci vati Day: l(s):	rual s:						
[•]	[•]	[•]	[•]		[•]	[•]	[•	•]	[•]	[•]]
[<i>Standa</i> Range Certific Accrua Accrua	<i>ard 3D</i> Accrual cates][cal l Factor l Factor	Range A Redem lculated in respe in respe	Accrual ption C using S ect of Un ect of Un	<i>Redem</i> ertifica Standar nderlyin nderlyin	<i>ption:</i> tes. Th rd Red ng _i corr ng _i corr	The Ce le Rede emptior respond	ertificate emption Payof ing to the ing to the	es are [a Payoff f [1][2]] he numb he numb	Iso] Star [applicab is calco er 1 mult er 2 mult	ndard 3D le to the ulated as iplied by iplied by

	S	Section C – S	ecurities				
Acc mu Lev Rec	crual Factor in Itiplied by the verage multipl demption Obse	n respect of lesser of (a) (ied by the rvation Date a	Underlyi Cap and (Underlyin Idded to t	ing _i correspo (b) the greate ng Value of the Margin.	nding to the er of (i) Flo f the Globe	ne number or and (ii) al Underl	3 and then the result of ying on the
[Ac rele Un Ran rele Dav	cerual Factor i evant Redempti derlying _i] is [g nge Accrual Le evant Upper Ra ys in the Reder	is calculated ion Observatio greater than o evel _i [and][or ange Accrual 1 nption Observ	as (i) the on Period r equal t [lower Level _i , di ation Per	e number of on which the to][greater th than][lower vided by (ii) riod.]	Range Ac e Underlyin an][less tha than or equ the total nu	crual Day g Value of an] the rel al to][grea mber of Ra	s during the the [relevant evant Lower ter than] the ange Accrual
Reder Obser Perio	mption Redemptio rvation Observatio d(s): Date(s):	n Range n Accrual Days:	Cap:	Floor:	Leverage:	Margin ₁ :	Global Underlying:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
i	Underlying	y	Lower Level _i :	Range Accr	ual Upper R	ange Accrual	Level _i :
1	[•]		[•]		[•]		
2	[•]		[•]		[•]		
3	[•]		[•]		[•]]		
Cer Acc the Obs Acc [gr that	rtificates][calcu crual Factor mu sum of (A) servation Date crual Factor is crual Day[s] d eater than or o n][lower than or	ulated using ultiplied by th Leverage n and (B) Marg calculated a luring the Re equal to][greator or equal to][greator	Standard e lesser o nultiplied in. s (i) 1 i demption iter than] eater than	Redemption f (a) Cap and by Underl f on [each][h Observation [[less than] h h Upper	h Payoff [1 d (b) the gree lying Value the Minimu n Period th the Lower Limit or (ii)	i][2]] is c ater of (i) i e on the um Numbe e Underly Limit [and o otherwise	calculated as Floor and (ii) Redemption er of] Range ing Value is d][or] [lower , as 0.
Under g:	lyin Redemptio Red n n Observatio Ob n nE Period(s):	demptio Range Accrual servatio Days: Date(s):	Minimum Number:	Cap: Floor:	Leverage:	Margin _i : Le Li	wer Upper mit: Limit:
[•] [Sta Dig Cer Rea wit bein	(•) (•) andard Fixed L gital Basket Ro rtificates] [calc demption Deten hin the Under ng Fixed Perce	(•) Digital Basket edemption Ca ulated using S rmination Dat lying Value _i ntage ₁ (b) oth	ertificates Standard e as (a) Range or erwise, b	(•) (•) <i>tion:</i> The Cer s]. The Rede Redemption if the Under n the releva eing Fixed Po	• tificates are emption Pay Payoff [1][lying Value nt Redempt ercentage ₂ .	[•] [•] [•] [•] [•] [•] [•] [•] [•] [•]	andard Fixed cable to the ulated on the Inderlying _i is vation Date,
[Th the tha: Up	e Underlying Underlying Va n] the Lower I per Limit _i .]	Value of [each alue of each U Limit _i [and][o:	n Underly Inderlying r] [lower	ying _i] is with g _i is [greater than][lower	in the Under than or equation or equation than or equation or equation of the second s	erlying Va al to][grea al to][grea	lue _i Range if ter than][less tter than] the
Red	emption Observati e(s):	on Fixed Perce	ntage ₁ :		Fixed Percen	itage ₂ :	
[•]	× /	[•]	υ.		[•]	C -	
i	Underlying	y.• 51-	Lower I	Limit _i :	Upp	er Limit _i :	

	Sectio	n C – Secu	rities				
[1] [•	·]	[•]		[•]]		
[<i>Standard</i> Certificate Standard F greater of 0 of 1 plus L	Power Reden s. The Reden Redemption P (i) Floor and everage mult	nption: The mption Pay Payoff [1][2 (ii) Margin iplied by th	e Certificates a roff [applicable 2]] is calculated added to the r the Underlying V	re [also] S e to the C d as the le esult, expo /alue.	tandard Po ertificates] sser of (a) nentiated t	ower Redem [calculated Cap and (b o the power	ption using b) the of x,
Cap:	Floor:	Leverage	Margi	n: U	Underlying:	x:	
[•]	[•]	[•]	[•]	[•]	[•]]	
[<i>Standard</i> Range Ac Certificate Redemption and (b) the the Redem	Dual Range crual Redem s][calculated n Determinate greater of (i ption Observa	Accrual Reption Certiusing Stantion Date a	edemption: The ficates. The R dard Redempti s Accrual Fact l (ii) Global Le added to the M	e Certificat Redemption on Payoff or multipli everage mu argin.	es are [also Payoff [a [1][2]] is ded by the altiplied by	o] Standard applicable to calculated o lesser of (a) Basket Valu	Dual o the on the) Cap ue on
Accrual F Redemption within its Accrual Da	actor is calcon n Observatio corresponding ays in the Rec	ulated as (n Period or g Underlyin demption O	i) the number n which the Ur ng _i Range, divi bservation Peri	• of Range nderlying V ded by (ii) iod.	Accrual Value of ea	Days durin ch Underlyi number of F	g the ng _i is Range
[Range ₁ m than or eq Upper Dua Day the re and lower relevant Ra Lower Du Level _i .][Ra Value is gu the Upper Accrual D Level _i or g	eans that on to ual to the Lo al Range Acc levant Underl than the Up ange Accrual al Range Ac unge ₄ means to reater than the Dual Range ay the relevan reater than the	the relevan wer Dual H crual Level _i lying Value pper Dual Day the rel ccrual Leve that on the e Lower D e Accrual nt Underlyi e Upper Du	t Range Accrual Range Accrual .][Range ₂ mean is greater than Range Accrua evant Underlyi el _i and lower relevant Range ual Range Acc Level _i .][Range ng Value is les ual Range Accru	al Day the Level _i and ns that on the Lower al Level _i .][ing Value is than the U e Accrual I rual Level _i s than the ual Level _i .]	Underlying l lower tha the relevan Dual Rang Range ₃ m s greater th Jpper Dua Day the rel- and lower hat on the Lower Dua	g Value is gr n or equal t nt Range Ac ge Accrual I eans that or an or equal l Range Ac evant Under than or equ than or equ relevant F al Range Ac	reater o the cerual Level _i n the to the cerual lying ual to Range cerual
Basket Va	lue is the sur	m of the in	ndividual produ	ucts of Le	verage _i and	d the Under	lying
Value of ea	ich Underlyin	ng _i observed	d on a Redempt	tion Observ	vation Date	.	-
Redemption Observation Period(s):	Redemption Observation Date(s):	Range Accrual Day(s):	Cap:	Floor:	Global Leverage:	Margin:	
[•]	[•]	[•]	[•]	[•]	[•]	[•]	
i	Underly	ing _i :	Underlying Value _i Range:	Lower I Accrual I	Dual Range Level _i :	Upper Dual Accrual Level _i :	Range
[1]	[•]		[Range1] [Range2] [Range3] [Range4] [Range5]	[•]		[•]]	
[Standard Participation Certificate Redemption and (ii) Lo Value of Underlying	Trend Partice on Redempti s][calculated n][1][2]] is c everage multi the Underly g Value of the	<i>ipation Rea</i> on Certific using alculated a iplied by the ring on the Underlyin	lemption: [The cates.] The Re [Standard s the lesser of the sum of Mar e Underlying g on the Under	Certificate edemption Rede (a) Cap and rgin and th Observati lying Obse	es are [also Payoff [a mption d (b) the gr ne result o on Date ₁ rvation Da] Standard 7 pplicable to Payoff][L reater of (i) f the Under divided by te ₂ .	Frend the inked Floor lying the

		S	ection C	– Securities				
	Underlying:	Cap:	Floor:	Leverag	e: Margin:	Underlyi Observat Date ₁ :	ng Underlying ion Date ₂ :	; Observation
	[•]	[•]	[•]	[•]	[•]	[•]	[•]]	
	[<i>Standard</i> Standard Payoff Date as by the su Underly Redemp of the U Redemp	d Lookbac [applicabl Linked R the lesser im of Mar ing obser tion Obser Jnderlying tion Obser	ck Trend k Trend le to th edemption of (a) Cap gin and th ved on vation Pe vation Pe	<i>Participati</i> Participation e Certificat n][1][2]] is o and (b) the ne result of (<i>A</i> any Redem eriod ₁ divided d on any Re eriod ₂ .	on Redemption n Redemption es][calculated calculated on greater of (i) A) the [lowest ption Obsert l by (B) the [demption Ob	on: [The on Certificated using [n the Redeen Floor and ([highest] Uvation Date [lowest][highest] I [lowest][highest]	Certificates a tes.] The Re Standard Re imption Dete ii) Leverage p Jnderlying Va re falling du hest] Underly Date falling o	are [also] edemption edemption ermination multiplied alue of the uring the ring Value luring the
	Underlyi ng:	Redemptio n Observatio n Period(s) ₁ :	Redemption Observation Period(s) ₂ :	n Redemption n Observation Date(s):	on Cap: on	Floor:	Leverage:	Margin:
	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]
	[<i>Standar</i> Standard [applica Redemp and (ii) Underly Average arithmet Date fa Period ₂ , Observa Redemp each Re Redemp	d Average l Average ble to the tion][1][2] Leverage ing _{Observatio} Underlyi ic average lling duri respective tion Date tion Period tion Observation demption	e Trend Trend Par Certificat] is calcu multiplic n Period1 div ngObservatio of the U ng Reden ely][the su falling d ₂ , respec rvation D Observati vation Pe	<i>Participatio</i> rticipation Re tes][calculate lated as the l ed by the su vided by Aven n Period1 and inderlying Va mption Obse um of the Un during Rede tively each r ate divided b ion Date fall priod2, respec	<i>n</i> Redemption demption Cer d using [Star esser of (a) C um of the M rage Underlying Average Underlying Average Underlying Average Underlying lue observed ervation Peri inderlying Val emption Obs nultiplied by by the aggrega- ing during Re- tively].	on: [The C rtificates.] T ndard Reden Cap and (b) fargin and ingObservation T derlyingObser on each Re od ₁ or Re- lue observer ervation Pe the Weight ate Underly edemption (Certificates a The Redemption mption Payof the greater o the result of Period2- vation Period2 m edemption Old demption	are [also] on Payoff ff][Linked f (i) Floor f Average leans [the oservation edemption edemption ng to such served on Period ₁ or
	Underlyi ng:	Redempti on Observati on Period ₁ :	Redempti on Observati on Period ₂ :	Redempti We on Observati on Date(s):	eight: Cap:	Floor:	Leverage:	Margin:
	[•]	[•]	[•]	[•] [•]	[•]	[•]	[•]	[•]]
	[<i>Standar</i> Trend [applica Redemp (a) Cap of Marg means Basket Basket Underly Redemption	d Trend P Participation ble to the tion][1][2] and (b) th in and the the Bash oservation2 m Value on the ing Value on on Redemp	articipati on Bask Certificat] is calcu e greater result of cet Valu eans the ne relevan of each U	on Basket Re et Redempt tes][calculate lated on the l of (i) Floor a Basket _{Observal} e observed Basket Value tt day is the s nderlying _i ob Cap:	edemption: [T ion Certific d using [Star Redemption I and (ii) Globa ion1 divided b on Reden e observed of sum of the ind pserved on the Floor:	The Certifica ates.] The ndard Reden Determination al Leverage y Basket _{Obs} nption Ob n Redempti dividual pro e relevant da Global	tes are [also] Redemptio mption Payof on Date as the multiplied b ervation ² . Baske servation D on Observati ducts of Leve ay. Margin	Standard n Payoff ff][Linked e lesser of y the sum et _{Observation1} ate ₁ and ion Date ₂ . erage _i and

	Section C	C – Securities			
Observation	Observation			Leverage:	
Date(s) ₁ :	Date(s) ₂ :				
[•]	[•]	[•]	[•]	[•]	[•]
i:	Underlying _i :	Leverage _i :			
[1]	[•]	[•]]			

[Standard Average Trend Participation Basket Redemption: [The Certificates are [also] Standard Average Trend Participation Basket Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using [Standard Redemption Payoff [Linked Redemption][1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Global Leverage multiplied by the sum of Margin and the result of Average Basket_{Observation Period1} divided by Average Basket_{Observation Period2}. Average Basket_{Observation Period1} and Average Basket_{Observation Period2} means [the arithmetic average of the Basket Value on each Redemption Observation Date falling during Redemption Observation Period₁ or Redemption Observation Period₂, respectively] [the sum of the Basket Value observed on each Redemption Observation Date falling during the Redemption Observation Period₁ or Redemption Observation Period₂, respectively each multiplied by the Weight corresponding to such Redemption Observation Date divided by the aggregate Basket Value observed on each Redemption Observation Date falling during the Redemption Observation Period₁ or Redemption Observation Period₂]. Basket Value is the sum of the individual results of Leverage_i multiplied by the Underlying Value of each Underlying, observed on the relevant day.

Redemption Observation Period ₁ :	Redemption Observation Period ₂ :	Redemption Observation Date:	Weight:	Cap:	Floor:	Global Leverage:	Margin:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
i	Underlying:	Leverage:					
[•]	[•]	[•]]					

[Standard Multi Fixed Digital Redemption: [The Certificates are [also] Standard Multi Fixed Digital Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated] using [Standard Redemption Payoff][Linked Redemption [1][2] is calculated as (a) if the Underlying Value is within Range_A on [any][each] relevant Redemption Observation Date falling during the relevant Redemption Observation Period, being Fixed Percentage₁; (b) otherwise, if the Underlying Value is within Range_B on [any][each] relevant Redemption Observation Date falling during the relevant Redemption Observation Period, being Fixed Percentage₂; (c) otherwise, if the Underlying Value is within Range_C on [any][each] relevant Redemption Observation Date falling during the relevant Redemption Observation Period, being Fixed Percentage₃; (d) otherwise, if the Underlying Value is within Range_D on [any][each] relevant Redemption Observation Date falling during the relevant Redemption Observation Period, being Fixed Percentage4; (e) otherwise, if the Underlying Value is within Range_E on [any][each] relevant Redemption Observation Date falling during the relevant Redemption Observation Period, as the case may be, being Fixed Percentage₅; or (f) otherwise being Fixed Percentage₆.

Underlying	Redemption Observation Date(s):	Redemption Observation Period(s):	Fixed Percentage ₁ :	Fixed Percentage ₂ :	Fixed Percentage ₃ :	Fixed Percentage ₄ :	Fixed Percentage ₅ :	Fixed Percentage ₆
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]

Range_A means the Underlying Value of the Underlying is [greater than or equal to][greater than][less than] the [(*Lower Limit*)] [and][or] [lower than][lower than or equal to][greater than] the [(*Upper Limit*]].

 $Range_B$ means the Underlying Value of the Underlying is [greater than or equal to][greater than][less than] the [(*Lower Limit*)] [and][or] [lower than][lower than or

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		equal to][greater	r than] th	e [(Uppe	r Limit]].					
		Range _C to][great equal to]	means ter than]][greater	the Unc][less tha r than] th	lerlying an] the [e [(<i>Uppe</i>	Value of (<i>Lower I</i> r <i>Limit</i>]].	f the Un Limit)] [a	derlying and][or]	is [gre [lower t	ater than han][lowe	or equal than or
		Range _D to][great equal to]	means ter than]][greater	the Unc][less tha r than] th	lerlying an] the [e [(<i>Uppe</i>	Value of (<i>Lower 1</i> r Limit]].	f the Un Limit)] [a	derlying and][or]	is [gre [lower t	ater than han][lowe	or equal r than or
		Range _E to][great equal to]	means ter than]][greater	the Und][less tha r than] th	lerlying an] the [e [(<i>Uppe</i>	Value of (<i>Lower I</i> r Limit]].	f the Un Limit)] [a	derlying and][or]	is [gre [lower t	ater than han][lowe	or equal t than or
		[<i>Standar</i> Digital t the C Redemp Range Observa Cap and and the the Unde	<i>ed Digita</i> o Partic: Certificat tion][1] on eac tion Per (b) the result of erlying V	al to Pa ipation R tes][calcu [2]] is c h Reden iod, bein greater of f the Unc Value on	rticipatic edemption alculated mption og the Fix of (i) Flo lerlying V the Unde	on Reden on Certifi using as eithe Observat ced Perce or and (i Value on erlying O	aption: [T [Cates.] T [Standar [Standar or (a) if t ion Date ntage or i) Levera the Unde bservation	The Cert he Reder d Red the Und e falling (b) other ge multi rlying O n Date ₂ .	ificates nption P demption erlying V g withir wise, be plied by bservatio	are [also] ayoff [app N Payoff Value is w the res ing the les the sum o on Date ₁ d	Standard licable to f][Linked vithin the demption ser of (a) of Margin ivided by
		The Unc the relev <i>Limit</i>)] [lerlying vant Unc and][or]	Value of derlying i [lower t	f the Und is [greate han][low	erlying is r than or er than o	s within t equal to] r equal to	he Rang [greater][greater	e if the U than][les r than] th	Underlying is than] the ie [(<i>Upper</i>	Value of (<i>Lower</i> <i>Limit</i>)].
		Underlyin I g: (Redemption Observation Period:	Redemption Observation Date(s):	Underlying Observation Date ₁ (s):	Underlying Observation Date ₂ (s):	Fixed Percentage:	Cap:	Floor:	erage:	Margin:
		[•] [[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]
		[Standar Knock-cc [applical Redemp and (ii) multiplic Date add Knock-cc relevant relevant Accrual occurrec Observa by the Observa is not w Day fall	d Knoch but Ran ble to th tion][1] Margin ₂ ed by th ded to 1 but Even Accrual Range Factor d, the r tion Per total n tion Per ithin the	k-out Rai nge Acc ne Certif [2]] is ca a added t a Underl Margin ₁ . It has no l Factor (divided Observat number iod on w umber of iod. An A e Accrual ne Accrual	nge Accr crual Ro icates][ca lculated o the ress lying Val The Acc ot occurn Observati by the t tion Peri of Range hich the of Range Accrual H Factor H I Factor	ual Rede edemptio alculated as the les ult of (A ue of the crual Fac red, the on Period otal num od or (b) e Accrua Gactor Kn Cactor Kn Chock-ou Observat	<i>mption:</i> [n Certif using [Si ser of (a)) Accrua e Underly tor is cal number of d on whice ber of R) if an A al Days ng Value al Days sock-out I t Range of ion Period	[The Cer icates.] tandard 1) Cap and l Factor ing on the culated of Range the Ur ange Ac ccrual F in the is withir in the Event occon [any]] d].	The R Redempt d (b) the multiplic he Reden as (a) if e Accrua nderlying cerual D factor Kn relevant n the rele relevant curs if th [each] A	are [also] edemptior ion Payoff greater of ed by (B) mption Ob `an Accru al Days du g Value is v ays in the nock-out F Knock-o vant Rang Knock-o e Underly ccrual Fac	Standard Payoff [[Linked (i) Floor Leverage servation al Factor uring the vithin the relevant Event has ut Event e divided ut Event ing Value tor Event
		Knock-c	out Even	nt Observ	vation Pe	riod mea	ns the pe	riod from	n and in	cluding the	e date on

which the relevant Accrual Factor Observation Period starts on, to and including the first Accrual Factor Event Day on which an Accrual Factor Knock-out Event occurs during the relevant Accrual Factor Observation Period.

The Underlying Value of the Underlying is within the Range if the Underlying Value of the relevant Underlying is [greater than or equal to][greater than][less than] the [(*Lower Limit*)] [and][or] [lower than][lower than or equal to][greater than] the [(*Upper Limit*)].

The Underlying Value of the Underlying is within the Accrual Factor Knock-out Range

Section C – Securities								
		if the Underlying than][less than] to [greater than] th	Value of the rele the [(Lower Li be [(Longr Limit	evant Underly mit)] [and][o	ving is [greate r] [lower th	er than or an][lowe	r equal to er than	o][greater or equal
		Range Redempt Ca Accrua ion l Observat Day(s): ion Date(s):	ap: Floor:	J]- Leverag Marg e:	in ₁ : Margin ₂ :	Underlyi ng:	Accrual Factor Observat ion Period(s):	Accrual Factor Event Day(s):
		[•] [•] [•	9] [●]	[•] [•]	[•]	[•]	[•]	[•]]
		[<i>Standard Product</i> Basket Redempti Certificates][calcu Redemption][1][2] (a) Cap and (b) th subtracted from the Product Basket me the Initial Product Date. The Basket Underlying Value _i	t Basket Redemp ion Certificates lated using] is calculated o e greater of (i) t e Final Product I eans the Basket Basket means the Value is the re exponentiated to	otion: [The C [Standar [Standar n the Redemp Floor and (ii) Basket divided Value on the ne Basket Valu sult of the R o the correspo	Certificates ar lemption Pay d Reden otion Determin the result of d by the Final Final Underly ue on the Initi atio multiplie nding Weight	e [also] yoff [ap nption nation Da the Initi Product ying Obs al Under ed by the	Standard pplicable Payoff ate as the al Produc Basket. T ervation lying Ob e product	Product to the [[Linked lesser of ct Basket The Final Date and servation c of each
		Initial Underlying Observation Period.	Final Underlying Observation Perioda:	Ratio:	Cap:		Floor:	
		[•]	[•]	[•]	[•]		[•]	
		i	Underlying:	Weight:				
		[•]	[•]	[•]]				
		Fixed Basket Rec Certificates][calcu Redemption][1][2] Underlying Value relevant Redempti Underlying Value relevant Redempti Fixed Percentage ₂ .	lemption Certifi lated using] is calculated of of each Underl tion Observatio of any Underly on Observation	icates.] The [Standar on the Reden ying _i is within n Date, beity ying _j is within Date, being F	Redemption d Redem nption Detern in the Underl ng Fixed Pe n the Underly ixed Percenta	Payoff [nption nination ying Val ercentage ying Val ge ₁ or (c	applicabl Payoff Date as (ue _i Rang e ₁ or (b ue _j Rang) otherwi	e to the [[Linked (a) if the e on the) if the e on the se, being
		[The Underlying Value of [each Underlying _i] is within the Underlying Value _i Range if the Underlying Value of the relevant Underlying _i is [greater than or equal to][greater than][less than] the Lower Limit _i [and][or][lower than][lower than or equal to][greater than] the Upper Limit _i .]						
		[The Underlying V the Underlying Va than][less than] th than] the Upper Li	Value of [each U lue of the relev e Lower Limit _j mit _j .]	Underlying _{j]} is ant Underlyin [and][or][low	within the Ung _i is [greater er than][lowe	Inderlyin r than or r than or	g Value _j equal to equal to	Range if o][greater o][greater
		Redemption Observa Date(s):	tion Fixed Percer	tage ₁ : Fix	ted Percentage ₂ :			
		[•]	[•]	[•]	l			
		i	Underlying _i :	Up	per Limit _i :	Low	ver Limit _i :	
		[•]	[•]	[•]	l	[•]		
		j	Underlying _j :	Up	per Limit _j :	Low	ver Limit _j :	
		[•]	[•]	[•]	l	[•]]		
		[Standard Fixed R	ange Accrual Ba	sket Redempt	tion: The Cert	ificates a	re [also]	Standard

Section C – Securities								
		Fixed Range Accrual Basket Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated as the Fixed Percentage multiplied by Accrual Factor.						
		Accrual Factor is calculated as (i) the number of Range Accrual Days during the relevant Redemption Observation Period on which the Underlying Value of each Underlying _i is within the Underlying Value _i Range divided by (ii) the total number of Range Accrual Days in the Redemption Observation Period. [The Underlying _[i] is within the Underlying Value _[i] Range if the Underlying Value of Underlying _[i] is [greater than or equal to][greater than][less than] the Lower Limit _i [and][or][lower than][lower than or equal to][greater than] the Upper Limit _i .]						
		i Underlying.: Lower Limit.: Upper Limit.: Redemption Range Accrual Fixed Percentage: Observation Period: Days:						
		[•] [•] [•] [•] [•] [•]						
		[<i>Knock-out Early Redemption Trigger</i> : The Underlying Value may also affect when the Certificates redeem as knock-out Early Redemption Trigger is applicable, as set out in more detail in element C.9.]						
		[<i>Knock-out Multi-Underlying Early Redemption Trigger</i> : Each Underlying Value may also affect when the Certificates redeem as knock-out Multi-Underlying Early Redemption Trigger is applicable, as set out in more detail in element C.9.]						
		[Knock-out Interest Switch Payoff Feature/Knock-out Basket Interest Switch Payoff Feature/Knock-out Redemption Switch Payoff Feature/Knock-out Basket Redemption Switch Payoff Feature: The Underlying Value may also effect the basis on which [interest][final redemption][instalment redemption] is paid as [Knock-out Interest Switch [Basket] Payoff Feature][Knock-out Redemption Switch [Basket] Payoff Feature][Knock-out Redemption Switch [Basket] Payoff Feature] is applicable, as set out in more detail in element C.8.]						
C.16	Expiration or Maturity Date	[Not Applicable. The amount (if any) payable on redemption of the Certificates is not linked to an underlying.]						
	č	[Subject to compliance with all relevant laws, regulations and directives, [the final redemption date of the Certificates is $[\bullet]$][the final instalment redemption date of the Certificates is $[\bullet]$].]						
C.17	Settlement procedure	[Not Applicable. The amount (if any) payable on redemption of the Certificates is not linked to an underlying]						
	F	[The Certificates will be cash settled on [•]]. [Certificates will be delivered on [•] [against payment of the issue price of the Certificates]/[free of payment of the issue price of the Certificates]].						
		[The Certificates are cleared through [Euroclear]/[Clearstream, Luxembourg][Depositary Trust Company][Monte Titoli S.p.A.][<i>other</i>] and settlement will be in accordance with the procedures and local practices relevant to such clearing system.].						
C.18	Procedure on return on	[Not Applicable. The amount (if any) payable on redemption of the Certificates is not linked to an underlying.]						
	Securities	[The value of the underlying will affect [whether the Certificates redeem early] [and,] [the amount paid [or the deliverable obligations delivered] on redemption] as set out in more detail in element [C.8 and C.15].]						
C.19	Final reference	[Not Applicable. The amount (if any) payable on redemption of the Certificates is not linked to an underlying]						
	underlying asset	[The final value of the underlying[s] is calculated by looking at the price, level or rate of						

	Section C – Securities								
		the][each] underlying level or rate, as the cas Date], as calculated by	(without regard to a e may be) at the rele the calculation ager	any currency of d evant time on [the nt.]	enomination of such price, Redemption Determination				
C.20	Type of underlying asset	[Not Applicable. The a on which the Certificat	mount (if any) paya es redeem is not linl	able as interest or ked to an underlyir	on redemption and the date ng.]				
		[The Certificates are (respect to each reference	[The Certificates are Credit Linked Certificates: [(<i>repeat the information below with respect to each reference entity</i>)]						
		reference entity: [•]	reference entity: [•]						
		credit event(s): [•]							
		obligations: [each obligation of [reference entity] described by the following obligation category[y][ies]: [payment][borrowed money][reference obligations only][bond][loan][bond or loan] and having the following obligation characteristics: [not subordinated][specified currency][not sovereign lender][not domestic currency][not domestic law][listed][not domestic issuance][, but excluding the following excluded obligation[s]: [•]]							
		reference obligation[s]:	reference obligation[s]: [•]]						
		[The Underlying is [an index][a proprietary index][an inflation index][a commodity][a benchmark rate][an FX rate]. [Information relating to it can be found at [•].]]							
		[There are multiple U index/inflation index/co	nderlyings, [they as ommodity/benchma	re [a combination rk rate/ FX rate], a	of][all] [index/proprietary s set out below:				
		Underlying ^[1] :	Underlying _{[[•]]} :	Underlying _{[[•]]} :	Underlying _{[[•]]} :				
		[•]	[•]	[•]	[•]]				
		[Information relating to	each can be found,	as set out below:					
		Underlying ^[1] :	Underlying _{[[•]]} :	Underlying _{[[•]]} :	Underlying _{[[•]]} :				
		[•]	[•]	[•]	[•]]]				
C.21	Indication of the market where the securities will be traded and for which prospectus has been published.	Certificates will be admitted to trading on [the Irish Stock Exchange's regulated market][on the Electronic Securitised Derivatives Market of Borsa Italiana S.p.A.)][the Regulated Market (Regulierter Markt) of the Frankfurt Stock Exchange][the Regulated Market maintained by Euronext Paris S.A.][the Helsinki Stock Exchange's regulated market (NASDAQ OMX Helsinki Ltd)][Nordic Growth Market NGM AB's regulated market NDX][Nasdaq OMX Nordic Stockholm AB's regulated market operated by Oslo Børs] [on [•][and will be offered to the public in [Finland][France][Germany][Italy] [Norway][Sweden]].							

	Section D – Risks								
D.2	Key risk factors relating to the	The following are key risk factors related to the Issuer, its operations, industry and its structure that may affect the Issuer's ability to fulfil its obligations under the							
	Issuer	Certificates issued under the Programme.							
		[(for Crédit Agricole CIB):							
		• credit risks;							
		• market risks;							
		• liquidity and financing risk;							
		• sensitive exposure based on the financial stability board recommendations;							

	Section D – Risks						
		• as	set and liability management – structural financial risks;				
		• oj	perational risks;				
		• le	gal risks; and				
		• no	non-compliance risks]				
		[(for C	rádit Agricola CIB EC Crádit Agricola CIB ED or Crádit Agricola CIB ES				
			eau Agricole CIB FG, Creau Agricole CIB FF or Creau Agricole CIB FS).				
		The ke Crédit	y risk factors relating to Crédit Agricole CIB FG, Crédit Agricole CIB FP or Agricole CIB FS:				
		• ri	sk management;				
		• cr	edit risk;				
		• lie	quidity risk;				
		• in	terest rate risk: and				
		• fo	reign currency risk]				
		• 10					
D.3	Key risk factors relating to the	The fo associa	llowing key risk factors are material for the purpose of assessing the risks ted with Certificates:				
	Securities	• th	e Certificates may not be a suitable investment for all investors;				
		• ri	sks related to the structure of a particular issue of Certificates:				
		(i	[Certificates subject to optional redemption by the relevant Issuer;]				
		(i	(Certificates subject to automatic redemption;)				
		(i	i) [Certificates subject to interest switch provisions;]				
		(i	v) [variable rate Certificates with a multiplier or other leverage factor;]				
		(v) [leveraged Certificates generally;]				
		(v	i) [Certificates subject to inverse exposure;]				
		(v	ii) [fixed/floating rate Certificates;]				
		(v	iii) [the yield associated with fixed rate Certificates or zero coupon [Certificates will differ according to the price at which the [Certificates are purchased:]				
		(i	x) [zero coupon Certificates:]				
		(x) [structured Certificates;]				
		(x	i) [credit linked Certificates;]				
		• ri	risks related to Certificates generally.				
		(i) modification;				
		(i) French insolvency law;				
		(i	i) taxation;				
		(i	v) EC Council Directive 2003/48/EC on the taxation of savings income;				
		(v) Proposed Financial Transaction Tax;				
		(v	i) potential U.S. Foreign Account Tax Compliance withholding;				
		(v	ii) legislation affecting dividend equivalent payments;				
		(v	iii) change of law;				
		(i	 Certificates where denominations involve integral multiples: definitive Certificates; 				
		(x	(x) conflicts of interest – calculation agent;				
		(x	(xi) potential conflicts of interest;				
		(x	ii) risks may be compounded;				
		• ri	sks related to the market generally:				
		(i	the secondary market generally;				
		(i) exchange rate risks and exchange controls;				
		(i	1) interest rate risks;				
		(i	v) credit ratings may not reflect all risks;				
		(v) market value of the Certificates;				

Section D – Risks					
		•	legal i	nvestment considerations may restrict certain investments:	
			(i)	independent review and advice;	
			(ii)	no reliance;	
			(iii)	restrictions on transfer;	
		•	[risks linked asset b	related to [commodity linked Certificates][FX linked Certificates][index Certificates][inflation linked Certificates][rate linked Certificates][multi- basket linked Certificates];	
		•	[risks	related to proprietary indices;	
			(i)	the proprietary indices are rules-based indices;	
			(ii)	the proprietary indices are constructed on "notional" underlying constituents;	
			(iii)	historical levels of the proprietary indices should not be taken as an indication of the future performance of any proprietary index;	
			(iv)	the proprietary indices are "price return" indices;	
			(v)	the proprietary index level can be volatile and move dramatically over short periods of time;	
			(vi)	the performance of a proprietary index is dependent on the performance of the underlying constituents of that proprietary index;	
			(vii)	the construction of proprietary indices is complex and is dependent on a number of external factors;	
			(viii)	the proprietary index calculation agent has discretion in making determinations and calculations;	
			(ix)	potential conflicts of interest may exist in the structure and operation of a proprietary index;	
			(x)	the proprietary indices are not actively managed;	
			(xi)	the proprietary indices could be changed or become unavailable;	
			(xii)	the proprietary index calculation agent relies upon third party data sources which may be inaccessible and/or inaccurate;	
			(xiii)	the momentum strategy proprietary indices may not achieve their stated aim;]	
		•	[risks	related to credit linked Certificates:	
			(i)	general;	
			(ii)	Certificateholders are exposed to credit risk on reference entities;	
			(iii)	a credit event may occur prior to the trade date;	
			(iv)	increased credit risk is associated with "nth-to-default" credit-linked Certificates;	
			(v)	credit risk may be increased where reference entities are concentrated in a particular sector or region;	
			(vi)	redemption amount may be subject to a fixed recovery percentage;	
			(vii)	redemption amount may be subject to a specific principal protection amount;	
			(viii)	leveraged credit linked Certificates may be early redeemed upon the occurrence of certain triggers;	
			(ix)	Issuer and calculation agent will act in their own interests;	
			(x)	the hedge amount will be determined by the calculation agent and may result in significant losses for Certificateholders;	
			(xi)	actions of reference entities may affect the value of the Certificates;	
			(xii)	payments in the Certificates may be deferred or suspended;	
			(xiii)	suspension of obligations will suspend payment of principal and interest;	
			(xiv)	use of auction settlement or cash settlement may adversely affect returns to Certificateholders;	
			(xv)	"cheapest-to-deliver" risk;	
			(xvi)	the Issuer and calculation agent may conduct business with, and are not obliged to disclose information on, reference entities;	
			(xvii) (xviii)	the Issuer is not obliged to suffer any loss as a result of a credit event; the Certificates do not represent an interest in obligations of reference	

Section D – Risks					
			entities;		
		((xix) the value of the Certificates may be adversely affected by illiquidity or cessation of indices;		
		((xx) historical performance may not predict future performance;		
		((xxi) limited provision of information about the reference entities;		
		(be less advantageous than physical delivery of assets;		
		((xxiii) conflicts of interest – Credit Derivatives Determinations Committees;		
		((xxv) rights associated with Credit Derivatives Determinations Committees; (xxv) "Restructuring Maturity Limitation and Fully Transferable Obligation" and "Modified Restructuring Maturity Limitation and Conditionally Transferable Obligation" – the Issuer may elect settlement terms; 		
		((xxvi) non-delivery of deliverable obligations and hedge disruption event will not constitute an event of default;		
		((xxvii) calculation agent may modify terms of the Certificates;]		
		•	risks related to disruption events;]		
		•	risks related to Certificates denominated in alternative currencies;]		
		•	risk related to standard interest payoffs and standard redemption payoffs:		
		(i) caps and floors;		
		(ii) leverage factors;		
		((iii) value of baskets of underlyings;		
		((iv) focus on the change in the performance of the underlying rather than its level;		
		((v) fixed/floating rate certificates;]		
		•	risk factors related to combination interest payoffs and combination redemption payoffs:		
		(i) caps and floors;		
		((ii) leverage factors;]		
		•	risk factors related to payoff features:		
		(i) [additive;]		
		(ii) [investor switch;]		
		(iii) [issuer switch;]		
		((iv) [knock-out switch;]		
		(v) [knock-out basket switch;]		
			(vi) [target interest switch;]		
			(vii) [shoul option performance lock-in;]		
			(iv) [memory option interest switch:]		
			(x) [flexi ontion interest switch:]		
			(x) [pelican option interest switch:]		
			(xii) [dual currency:]		
		((xiii) [credit event contingency interest switch;]		
		((xiv) [reset option;]		
		((xv) [single interest payment date;]		
		((xvi) [global cap;]		
		((xvii) [global floor;]]		
		•	risk factors related to early redemption triggers:		
		(i) [issuer call early redemption trigger;]		
		(ii) [knock-out early redemption trigger;]		
		((iii) [callable knock-out early redemption trigger;]		
		(iv) [target early redemption trigger;]		
			v) [knock-out multi underlying early redemption trigger;]]		
		• 1	risks related to redemption methods.		

		Section D – Risks					
		 (i) [standard redemption] [performance redemption] [growth redemption]; and (ii) redemption unwind costs. 					
D.6	Risk warning that investors may lose value of entire investment	Please also refer to element D.3. The capital invested in the Certificates is at risk. Consequently, the amount a prospective investor may receive on redemption of its Certificates may be less than the amount invested by it and may be zero (0). Investors may lose up to the entire value of their investment if:					
		 the relevant payoff conditions do not provide for full repayment of the initial purchase price upon redemption or specified early redemption and the underlying asset(s) perform(s) in such a manner that the amount due under the Certificates is less than the initial purchase price; the investor calls their Certificates prior to the scheduled redemption in the 					
		 the investor sens their Certificates prior to the scheduled redelliption in the secondary market at an amount that is less than the initial purchase price; the Issuer is subject to insolvency or bankruptcy proceedings or some other event which negatively affects the Issuer's ability to repay amounts due under the Certificates; 					
		4. the Certificates are redeemed early for reasons beyond the control of the Issuer, (such as a change of applicable law or market event in relation to the underlying asset(s)) and the amount paid or delivered is less than the initial purchase price; or					
		5. the Certificates are subject to certain adjustments or alternative valuations following certain disruptive market events that result in the amount to be paid or delivered being reduced to an amount or value that is less than the initial purchase price.					

	Section E – Other							
E.2b	Reasons for offer and use of proceeds when different from making profit and/or hedging certain risks	[Not Applicable. The reasons for the offer and the making profit] [and] [hedging certain risks] [The net proceeds from the issue of the Certificate [•].]	ne net proceeds of the issue are for res will be applied by the Issuer for					
E.3	Terms and conditions of offer	rms and [Not Applicable. The Certificates are not offered to the public in a Non-Ifered I of the Certificates are being offered to the public in a Non-Ifered [Germany] [Italy] [Norway] [and] [Sweden]. A acquire or acquiring any Certificates from an Authorised Of and sales of the Certificates to an investor by an Authorise accordance with any terms and other arrangement in place Offeror and such investor including as to price, allocation an Offer Price: Image: Constraint of the price of the price of the public of the pu						

	Section E – Other							
		Description of the application process:	[Not Applicable][give details including the time period, and any possible amendments, during which the offer will be open]					
		Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:	[Not Applicable][give details]					
		Details of the minimum and/or maximum amount of application:	[Not Applicable][give details]					
		Details of the method and time limits for paying up and delivering the Certificates:	[Not Applicable][give details]					
		Manner in and date on which results of the offer are to be made public:	[Not Applicable][give details]					
		Procedure for exercise of any right of pre- emption, negotiability of subscription rights and treatment of subscription rights not exercised:	[Not Applicable][give details]					
		Whether tranche(s) have been reserved for certain countries:	[Not Applicable][give details]					
		Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:	[Not Applicable][give details]					
		Amount of any expenses and taxes specifically charged to the subscriber or purchaser:	[Not Applicable][give details]					
E.4	Interest material to issue including conflicting interests	[Not Applicable. So far as the Issuer is aware, no Certificates has an interest material to the offer, inc [The [•] will be paid aggregate commissions equa may also have engaged, and may in the future enga services for] [the Issuer and its affiliates] in the ord	 person involved in the offer of the eluding conflicting interests.] l to [•].] [Any [•] [and its affiliates] age, in [transactions or perform other linary course of business.] 					
E.7	Estimated expenses charged to investor	[Not Applicable. There are no expenses c [Issuer][offeror].] [The estimated expenses charged to the investor by	the harged to the investor by the the [Issuer][offeror] amount to [•].]					