SECOND SUPPLEMENT DATED 16 OCTOBER 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 (the **Second Supplement** or 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 and should be read in conjunction with the first supplement dated 14 August 2013. 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.

In accordance with Article 16 (2) of the Prospectus Directive, investors who have already agreed to purchase or subscribe for the Certificates before this supplement is published have the right, exercisable until 18 October 2013, to withdraw their acceptances.

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 purposes of this Supplement are to:

I)   incorporate by reference financial review at 30 June 2013 of Crédit Agricole Corporate and Investment Bank

II)   incorporate by reference the half year financial statements at 30 June 2013 of Crédit Agricole CIB Finance (Guernsey) Limited, the half year financial statements at 30 June 2013 of Crédit Agricole CIB Financial Products (Guernsey) Limited, the half year financial statements at 30 June 2013 of Crédit Agricole CIB Financial Solutions

III)   correct a material mistake in the Base Prospectus as set out below

I) Financial review at 30 June 2013 of Crédit Agricole Corporate and Investment Bank (contained in update of 2012 shelf-registration document)

The following table indicates the pages references corresponding to the main information headings required by regulation EC 809/2004 (annex XI) enacting the terms of the Prospectus Directive.

	Page number of update of 2012 shelf-registration document of Crédit Agricole CIB
1. Person responsible	84
2. Statutory auditors	85
3. Risk factors	14 to 24
6. Organisational structure 6.1 Brief description of the group and the issuer's position within the Group	

The information incorporated by reference that is not included in the cross-reference list, is considered as additional information and is not required by the relevant schedules of the **Commission Regulation.** (EC 809/2004)

II) Half year financial statements at 30 June 2013 of Crédit Agricole CIB Finance (Guernsey) Limited, Crédit Agricole CIB Financial Products (Guernsey) Limited, Crédit Agricole CIB Financial Solutions

The information incorporated by reference that is not included in the cross-reference list, is considered as additional information and is not required by the relevant schedules of the **Commission Regulation.** (EC 809/2004)

Half year financial statements at 30 June 2013 of CREDIT AGRICOLE CIB FINANCIAL PRODUCTS (GUERNSEY) LIMITED	
Statement of comprehensive income	Page 4
Statement of financial position	Page 5
Statement of changes in shareholders' equity	Page 6
Statement of cash flows	Page 7
Note to the financial statements	Page 8

The information incorporated by reference that is not included in the cross-reference list, is considered as additional information and is not required by the relevant schedules of the **Commission Regulation.** (EC 809/2004)

Half year financial statements at 30 June 2013 of CREDIT AGRICOLE CIB FINANCIAL SOLUTIONS	
Balance sheet - Assets	Page 1
Balance sheet – Shareholders' equity	Page 2
Income Statement	Page 3
Statement of changes in shareholders' equity	Page 4
Cash flow statement	Page 5

The information incorporated by reference that is not included in the cross-reference list, is considered as additional information and is not required by the relevant schedules of the **Commission Regulation.** (EC 809/2004)

III) For the purpose of correcting a material mistake, the Base Prospectus shall be amended as described below:

A. **In page 33 of the Base Prospectus (Summary) the following introductory paragraph shall be deleted its entirety:**

> [*Knock-out Early Redemption Trigger:* Knock-out Early Redemption Trigger is applicable. If on [each Knock-out Observation Date] [at any time during the Knock-out Observation Period], a Knock-out Trigger occurs, the Issuer will redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the Early Redemption Date (being the date **[●]** Business Days immediately following the Knock-out Observation Date on which the Knock-out Trigger occurs).]

and shall be replaced by the following text (for ease of reference, deletions are marked with a strikethrough and insertions are underlined):

[*Knock-out Early Redemption Trigger:* Knock-out Early Redemption Trigger is applicable. If on [~~each~~ any Knock-out Observation Date] [at any time during the Knock-out Observation Period], a Knock-out Trigger occurs, the Issuer will redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the Early Redemption Date (being the date **[●]** Business Days immediately following the Knock-out Observation Date on which the Knock-out Trigger occurs).]

B.   In page 873 of the Base Prospectus (Chapter 3: Knock-out Early Redemption Trigger of Annex 7) the following chapter shall be deleted in its entirety:

Early Redemption Trigger Conditions: Chapter 3: Knock-out Early Redemption Trigger

This chapter sets out additional terms and conditions applicable to Certificates for which the applicable Final Terms specify Knock-out Early Redemption Trigger to be applicable.

*The following terms and conditions (the **Knock-out Early Redemption Trigger Conditions**) shall apply to the Certificates if the applicable Final Terms indicate that Knock-out Early Redemption Trigger (the **Knock-out Early Redemption Trigger**) is applicable. These Knock-out Early Redemption Trigger Conditions are subject to completion in accordance with the applicable Final Terms.*

All capitalised terms that are not defined in these Knock-out Early Redemption Trigger Conditions or elsewhere in the Terms and Conditions will have the meanings given to them in the applicable Final Terms.

3   KNOCK-OUT EARLY REDEMPTION TRIGGER

If on (if Specified Dates is applicable) each Knock-out Observation Date or (if American is applicable) at any time during the Knock-out Observation Period, the Underlying Value of the $Underlying_r$ is not within the relevant Range, the relevant Issuer will redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date. The Underlying Value reflects the price, level or rate of the $Underlying_r$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time. The value of the $Underlying_r$ may therefore affect when the Certificates redeem.

3.1   Definitions and interpretation

For the purposes of these Knock-out Early Redemption Trigger Conditions, the following terms shall have the following meanings:

Early Redemption Amount means, in respect of an early redemption of (a) the Certificates (other than Zero Coupon Certificates) pursuant to these Knock-out Early Redemption

Trigger Conditions, the amount determined in accordance with the relevant Redemption Method or (b) Zero Coupon Certificates pursuant to these Knock-out Early Redemption Trigger Conditions, the Fair Market Value Redemption Amount determined in accordance with General Condition 7.7 (*Fair Market Value Redemption Amounts*).

Early Redemption Date means, in respect of an early redemption of the Certificates pursuant to these Knock-out Early Redemption Trigger Conditions, the date falling the Knock-out Number of Business Days immediately following the Knock-out Trigger Date.

Knock-out Number means the number specified as such in the applicable Final Terms.

Knock-out Observation Date means each date specified as such in the applicable Final Terms and each such date shall be deemed to be an 'Observation Date' for the purposes of the relevant Asset Conditions.

Knock-out Observation Period means the period specified as a Knock-out Observation Period in the applicable Final Terms.

Knock-out Trigger means that the Underlying Value is within the Range on each Knock-out Observation Date or at any time during the Knock-out Observation Period, as the case may be.

Knock-out Trigger Date means the last Knock-out Observation Date or date during the Knock-out Observation Period, as the case may be, on which a Knock-out Trigger occurs.

Lower Limit means the percentage or number specified as such in the applicable Final Terms.

Range means any one (only) of any one of $Range_1$, $Range_2$, $Range_3$, $Range_4$ or $Range_5$ as specified in the applicable Final Terms.

$Range_1$ means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying $Value_r$ is greater than or equal to the Lower Limit and lower than or equal to the Upper Limit.

$Range_2$ means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying $Value_r$ is greater than the Lower Limit and lower than the Upper Limit.

$Range_3$ means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying $Value_r$ is greater than or equal to the Lower Limit and lower than the Upper Limit.

$Range_4$ means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying $Value_r$ is greater than the Lower Limit and lower than or equal to the Upper Limit.

$Range_5$ means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying $Value_r$ is less than the Lower Limit and greater than the Upper Limit.

Redemption Method has the meaning set out in Annex 8 (*Redemption Method Conditions*).

$Underlying_r$ means the Commodity, Index, Proprietary Index, Inflation Index, Proprietary

Index, FX Rate or Benchmark Rate specified as such in the applicable Final Terms.

Underlying Value means, with respect to a Knock-out Observation Date:

(a)   in respect of an Underlying$_r$ which is a Commodity, the Commodity Reference Price;

(a)   in respect of an Underlying$_r$ which is a Benchmark Rate, the Benchmark Rate Level;

(b)   in respect of an Underlying$_r$ which is an Index or a Proprietary Index, the Index level;

(c)   in respect of an Underlying$_r$ which is an Inflation Index, the Inflation Index Level; or

(d)   in respect of an Underlying$_r$ which is a FX Rate, the relevant rate of exchange.

(e)   For the avoidance of doubt, the Underlying Value may have a positive value, negative value or may be equal to zero (0) and will be expressed without regard to the currency of denomination of the Underlying Value (if any).

Underlying Value$_r$ means the Underlying Value of Underlying$_r$.

Upper Limit means the percentage or number specified as such in the applicable Final Terms.

3.2   Trigger

If:

(i)   Knock-out Early Redemption Trigger is specified in the applicable Final Terms to be applicable; and

(ii)   if Specified Dates is specified in the applicable Final Terms to be applicable, at any time on each relevant Knock-out Observation Date, a Knock-out Trigger occurs, or

(iii)   if American is specified in the applicable Final Terms to be applicable, at any time during the Knock- out Observation Period, a Knock-out Trigger occurs,

the relevant Issuer will redeem all, but not some only, of the Certificates then outstanding on the Early Redemption Date and at the Early Redemption Amount together, if appropriate, with interest accrued to (but excluding) the Early Redemption Date.

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and shall be replaced by the following text (for ease of reference, deletions are marked with a strikethrough and insertions are underlined):

Early Redemption Trigger Conditions: Chapter 3: Knock-out Early Redemption Trigger

This chapter sets out additional terms and conditions applicable to Certificates for which the applicable Final Terms specify Knock-out Early Redemption Trigger to be applicable.

*The following terms and conditions (the **Knock-out Early Redemption Trigger***

*Conditions) shall apply to the Certificates if the applicable Final Terms indicate that Knock-out Early Redemption Trigger (the **Knock-out Early Redemption Trigger**) is applicable. These Knock-out Early Redemption Trigger Conditions are subject to completion in accordance with the applicable Final Terms.*

All capitalised terms that are not defined in these Knock-out Early Redemption Trigger Conditions or elsewhere in the Terms and Conditions will have the meanings given to them in the applicable Final Terms.

3   KNOCK-OUT EARLY REDEMPTION TRIGGER

If on (if Specified Dates is applicable) ~~each~~ any Knock-out Observation Date or (if American is applicable) at any time during the Knock-out Observation Period, the Underlying Value of the Underlying$_r$ is ~~not~~ within the relevant Range, the relevant Issuer will redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date. The Underlying Value reflects the price, level or rate of the Underlying$_r$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time. The value of the Underlying$_r$ may therefore affect when the Certificates redeem.

3.1 Definitions and interpretation

For the purposes of these Knock-out Early Redemption Trigger Conditions, the following terms shall have the following meanings:

Early Redemption Amount means, in respect of an early redemption of (a) the Certificates (other than Zero Coupon Certificates) pursuant to these Knock-out Early Redemption Trigger Conditions, the amount determined in accordance with the relevant Redemption Method or (b) Zero Coupon Certificates pursuant to these Knock-out Early Redemption Trigger Conditions, the Fair Market Value Redemption Amount determined in accordance with General Condition 7.7 (*Fair Market Value Redemption Amounts*).

Early Redemption Date means, in respect of an early redemption of the Certificates pursuant to these Knock-out Early Redemption Trigger Conditions, the date falling the Knock-out Number of Business Days immediately following the Knock-out Trigger Date specified as such in the applicable Final Terms.

Knock-out Number means the number specified as such in the applicable Final Terms.

Knock-out Observation Date means each date specified as such in the applicable Final Terms and each such date shall be deemed to be an 'Observation Date' for the purposes of the relevant Asset Conditions.

Knock-out Observation Period means the period specified as a Knock-out Observation Period in the applicable Final Terms.

Knock-out Trigger means that the Underlying Value is within the Range on ~~each~~ any Knock-out Observation Date or at any time during the Knock-out Observation Period, as the case may be.

Knock-out Trigger Date means the last Knock-out Observation Date or date during the Knock-out Observation Period, as the case may be, on which a Knock-out Trigger occurs.

Lower Limit means the percentage or number specified as such in the applicable Final Terms.

Range means any one (only) of any one of Range_1, Range_2, Range_3, Range_4 or Range_5 as specified in the applicable Final Terms.

Range_1 means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying Value$_r$ is greater than or equal to the Lower Limit and lower than or equal to the Upper Limit.

Range_2 means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying Value$_r$ is greater than the Lower Limit and lower than the Upper Limit.

Range_3 means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying Value$_r$ is greater than or equal to the Lower Limit and lower than the Upper Limit.

Range_4 means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying Value$_r$ is greater than the Lower Limit and lower than or equal to the Upper Limit.

Range_5 means that on each Knock-out Observation Date or at any time during the Knock-out Observation Period (as the case may be), the Underlying Value$_r$ is less than the Lower Limit and greater than the Upper Limit.

Redemption Method has the meaning set out in Annex 8 (*Redemption Method Conditions*).

Underlying$_r$ means the Commodity, Index, Proprietary Index, Inflation Index, Proprietary Index, FX Rate or Benchmark Rate specified as such in the applicable Final Terms.

Underlying Value means, with respect to a Knock-out Observation Date:

(a)   in respect of an Underlying$_r$ which is a Commodity, the Commodity Reference Price;

(b)   in respect of an Underlying$_r$ which is a Benchmark Rate, the Benchmark Rate Level;

(c)   in respect of an Underlying$_r$ which is an Index or a Proprietary Index, the Index level;

(d)   in respect of an Underlying$_r$ which is an Inflation Index, the Inflation Index Level; or

(e)   in respect of an Underlying$_r$ which is a FX Rate, the relevant rate of exchange.

(f)   For the avoidance of doubt, the Underlying Value may have a positive value, negative value or may be equal to zero (0) and will be expressed without regard to the currency of denomination of the Underlying Value (if any).

Underlying Value$_r$ means the Underlying Value of Underlying$_r$.

Upper Limit means the percentage or number specified as such in the applicable Final Terms.

3.2 Trigger

If:

(i)   Knock-out Early Redemption Trigger is specified in the applicable Final Terms to be applicable; and

(ii)   if Specified Dates is specified in the applicable Final Terms to be applicable, at any time on ~~each~~ <u>any</u> relevant Knock-out Observation Date, a Knock-out Trigger occurs, or

(iii)   if American is specified in the applicable Final Terms to be applicable, at any time during the Knock-out Observation Period, a Knock-out Trigger occurs,

the relevant Issuer will redeem all, but not some only, of the Certificates then outstanding on the Early Redemption Date and at the Early Redemption Amount together, if appropriate, with interest accrued to (but excluding) the Early Redemption Date.

C.   In page 875 of the Base Prospectus (Chapter 4: Callable Knock-out Early Redemption Trigger of Annex 7) the following introductory paragraph shall be deleted its entirety:

If on a Callable Knock-out Observation Date, the Underlying Value of the Underlying$_r$ is not within the relevant Range, the relevant Issuer may (at its option) give notice to redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date. The Underlying Value reflects the price, level or rate of the relevant Underlying$_r$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time. The value of the Underlying$_r$ may therefore affect when the Certificates redeem.

and shall be replaced by the following text (for ease of reference, deletions are marked with a strikethrough):

If on a Callable Knock-out Observation Date, the Underlying Value of the Underlying$_r$ is ~~not~~ within the relevant Range, the relevant Issuer may (at its option) give notice to redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date. The Underlying Value reflects the price, level or rate of the relevant Underlying$_r$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time. The value of the Underlying$_r$ may therefore affect when the Certificates redeem.

D.   In page 878 of the Base Prospectus (Chapter 5: Puttable Knock-out Early Redemption Trigger of Annex 7) the following introductory paragraph shall be deleted its entirety:

If on a Puttable Knock-out Observation Date, the Underlying Value of the Underlying$_r$ is not within the relevant Range, the Noteholder may (at its option) request the relevant Issuer to redeem in whole the relevant Certificates at the Early Redemption Amount with

accrued interest, if any, on the corresponding Early Redemption Date. The Underlying Value reflects the price, level or rate of the relevant Underlying$_r$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time. The value of the Underlying$_r$ may therefore affect when the Certificates redeem.

and shall be replaced by the following text (for ease of reference, deletions are marked with a strikethrough):

If on a Puttable Knock-out Observation Date, the Underlying Value of the Underlying$_r$ is ~~not~~ within the relevant Range, the Noteholder may (at its option) request the relevant Issuer to redeem in whole the relevant Certificates at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date. The Underlying Value reflects the price, level or rate of the relevant Underlying$_r$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time. The value of the Underlying$_r$ may therefore affect when the Certificates redeem.

Arranger and Dealer
CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK

The date of this Supplement is 16 October 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 and warnings**	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 or it does not provide, 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 use of Base Prospectus in subsequent resale or final placement, indication of offer period and conditions to consent for subsequent resale or final placement and 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

Section A – Introduction and Warnings

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 being an][the] **Authorised Offeror**).

[**Authorised Offeror Terms** are [●].].

[**The Issuer may also give consent to additional financial intermediary(ies) so long as they are authorised to make such offers under the Markets in Financial Instruments Directive (also an Authorised Offeror) after [date] and, if it does so, it will publish any new information in relation to such Authorised Offerors 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 of the Issuer	[Crédit Agricole Corporate And Investment Bank (**Crédit Agricole CIB** [or the **Issuer**][or the **Guarantor**])]
		[Crédit Agricole CIB Financial Products (Guernsey) Limited (**Crédit Agricole CIB FP** or the **Issuer**)]
		[Crédit Agricole CIB Finance (Guernsey) Limited (**Crédit Agricole CIB FG** or the **Issuer**)]
		[Crédit Agricole CIB Financial Solutions (**Crédit Agricole CIB FS** or the **Issuer**)]

		Section B – Issuer
B.2	**Domicile and legal form of the issuer, legislation under which the Issuer operates and country of incorporation of Issuer**	[Crédit Agricole CIB is a limited liability company incorporated in France as a "*société anonyme*" and having its domicile in France. As a French corporation having limited liability, Crédit Agricole CIB is subject to Articles L.225-1 and following of Book 2 of the *Code de commerc*e 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 *Code monétaire et financier* of France.] [Crédit Agricole CIB FP is a limited liability non-cellular company incorporated in 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 Companies in Guernsey.] [Crédit Agricole CIB FS is a limited liability company incorporated in France as a "*société anonyme*" 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 *Code de commerc*e 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 *Code monétaire et financier* of France.]
B.4b	**Known trends affecting Issuer and Issuer's industries**	Known trends affecting the Issuer and the Crédit Agricole CIB group of companies (the **Group**) and the industries in which the Issuer and Group 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 group and Issuer's position within the group**	**Please refer to elements B.14 and B.16.** [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]

		Section B – Issuer		
		[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.] [Not Applicable. Crédit Agricole CIB FP does not make profit forecasts or 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 historical financial information**	[Not Applicable. There were no qualifications in the audit report on historical financial information for Crédit Agricole CIB.] [Not Applicable. There were no qualifications in the audit report on historical financial information for Crédit Agricole CIB FP.] [Not Applicable. There were no qualifications in the audit report on historical financial information for Crédit Agricole CIB FG.] [Not Applicable. There were no qualifications in the audit report on historical financial information for Crédit Agricole CIB FS].		
B.12	**Selected key financial information and no material adverse change and no significant change statements**	[The following table shows Crédit Agricole CIB's selected key financial information as at and for the period ending 31 December 2012:		

[The following table shows Crédit Agricole CIB's selected key financial information as at and for the period ending 31 December 2012:

Euros Millions	31/12/2012	31/12/2011
Total Balance Sheet	905,290	826,004
(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 financial or trading position of Crédit Agricole CIB FP and no material adverse change in its prospects since 31 December 2012.]

[The following table shows Crédit Agricole CIB FG'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	5,666,242	5,434,175
Net result	1	4
Share capital	15	15
Result carried forward	10	6

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 relevant to evaluation of 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.] [Not Applicable. There have been no recent events that are materially relevant to the evaluation of the solvency of Crédit Agricole CIB FP.] [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.

Section B – Issuer		
B.15	**Description of Issuer's principal activities**	[The principal activities of Crédit Agricole CIB are mainly: **Financing:** The financing business combines structured financing and commercial 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 provides individual investors with a worldwide comprehensive wealth management service range. **Discontinuing operations:** The "discontinuing operations" perimeter has been set up during Crédit Agricole CIB's refocusing and development plan it adopted in the autumn of 2008. It encompasses the operations which were the most impacted by the crisis. Since the new organisation of Crédit Agricole CIB was established in the third quarter of 2012, following the adjustment plan, discontinuing activities now include the correlation business, the CDO, CLO and ABS portfolios, the equity derivatives excluding corporates and convertibles, the exotic rate derivatives and the impaired portfolios of residential underlyings.] [[Crédit Agricole CIB FP] [Crédit Agricole CIB FG] [Crédit Agricole CIB FS carries on business as a finance company, issuing certificates and other financial instruments.]
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 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 FG.] [Crédit Agricole CIB is the immediate parent company of Crédit Agricole CIB FS with a 100 per cent. stake and therefore controls Crédit Agricole CIB FS.]
B.17	**Credit ratings assigned to the issuer or its debt securities at the request or with the cooperation of the issuer in the rating process**	The current ratings for Crédit Agricole CIB are as follows: <table><tr><th>Rating Agency</th><th>Short Term Debt</th><th>Senior Long Term Debt</th></tr><tr><td>Fitch Ratings Ltd (**Fitch**)[1]</td><td>F1</td><td>A</td></tr><tr><td>Moody's Investor Services Ltd (**Moody's**)</td><td>Prime-1</td><td>A2</td></tr></table>

1.1   [1]   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		
		Standard & Poor's Rating Services, a division of The McGraw-Hill Companies, Inc. (**S&P**)	A-1	A
		[[Crédit Agricole CIB FG] [Crédit Agricole CIB FP] [Crédit Agricole CIB FS] does not have ratings.]		
		[The credit ratings will be treated for the purposes of Regulation (EC) No 1060/2009 on credit rating agencies (the **CRA Regulation**) as having been issued by S&P, Moody's and Fitch upon registration pursuant to the CRA Regulation. S&P, Moody's and Fitch are established in the European Union and have registered under the CRA Regulation.]		
		The Certificates have [not] been rated [●] by [Fitch][Moody's][S&P].		
B.18	**A description of the nature and scope of the guarantee**	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**). [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 security that is the subject of the guarantee. Therefore provide such information as required for a summary for the relevant annex.**	[Please see the elements above in this Section B regarding Crédit Agricole CIB, as Guarantor.] [Not Applicable. The Certificates are not guaranteed.]		

		Section C – Securities
C.1	**Type and class of Securities being offered**	*Type:* 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 proprietary indices][an inflation index/inflation indices/a basket of inflation 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 benchmark rates][an FX

		Section C – Securities
		rate/FX rates/a basket of FX rates][an index/indices/a basket of indices][a proprietary index/proprietary indices/a basket of proprietary indices][an inflation index/inflation indices/a basket of inflation indices] (a **Linked Redemption Certificate**)][and] [paid in instalments (an **Instalment Certificate**)]. [The Certificates may also be referred to as a [Commodity Linked Certificate][Index Linked Certificate][Inflation Linked Certificate][FX Linked Certificate][Rate Linked Certificate][Multi Asset Basket Linked Certificate].]
		[The amount payable (if any) [as interest] [or] [on redemption] is dependent upon whether any credit event(s) in respect of one or more reference entities or one or more reference obligations in respect of any such reference entities, as the case may be, have occurred (a **Credit Linked Certificate**.]
		[The Certificates are [also] [Alternative Currency Certificates][Swedish Certificates][Norwegian Certificates][Finnish Certificates].].
		Identification Code:
		The Certificates will be uniquely identified by the ISIN Code [●] and the Common Code [●].
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 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 to the Securities including ranking and including any limitations to those rights**	The Certificates are issued in a series (a **Series**) having terms and conditions relating to, amongst other matters, the following:
		Interest/Redemption:
		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:]

[*Additive Payoff Feature*: Additive Payoff Feature is applicable as multiple payoff features apply.]

[*Investor Interest Switch Payoff Feature:* 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.

Linked Interest$_1$:	Linked Interest$_2$:	Investor Interest Switch Expiry Date(s):
[●]	[●]	[●]]

[*Issuer Interest Switch Payoff Feature:* 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):
[●]	[●]	[●]]

[*Knock-out Interest Switch Payoff Feature:* 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.

The Underlying$_{KO}$ 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 Lower Limit [and][or][lower than][lower than or equal to][greater than] the Knock-out Upper Limit.

The Underlying$_{KO}$ Value reflects the price, level or rate of the Underlying$_{KO}$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time.

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)]:
[●]	[●]	[●]]

[*Knock-out Basket Interest Switch Payoff Feature*: 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 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.

Knock-out Basket Lower Limit:	Knock-out Basket Upper Limit:	Linked Interest$_1$:	Linked Interest$_2$:	Knock-out Basket 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 Interest$_1$ to (ii) calculation of the Linked Interest Rate using Linked Interest$_2$ 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 Interest$_1$:	Linked Interest$_2$:	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.]

[*Chooser Decay Interest Switch Option Payoff Feature:* Chooser Decay Interest Switch Option Payoff Feature is applicable. All Certificateholders acting together may elect to defer the payment and calculation of interest upon delivering a notice on or prior to a Deferral Option Exercise Date designating a deferral option effective date until (i) the Certificateholders acting together, elect to receive payment of interest in respect of specified Interest Determination Dates and corresponding Interest Periods upon delivering a notice on or prior to a resumption option exercise date designating a Resumption Option Reference Date and specifying Interest Determination Dates in respect of which all Certificateholders elect to receive payment of Interest (a **Resumption Option Specified Effective Date**) or (ii) the last Interest Determination Date.

The Linked Interest Rate applicable to the Certificates shall be calculated (a) on each

Interest Determination Date up to (but excluding) the first deferral option effective date and each subsequent Interest Determination Date which has not been designated as a deferral option effective date, a resumption option reference date or specified as a Resumption Option Specified Effective Date, in accordance with the Linked Interest; (b) on each deferral option effective date, as equal to 0; (c) in respect of each Resumption Option Reference Date designated in the relevant notice, as the Linked Interest Amount multiplied by an amount equal to 1 plus the number of Interest Periods corresponding to the Resumption Option Specified Effective Date for which no interest was paid as it was designated a deferral option effective date and not subsequently designated a Resumption Option Reference Date and (d) in respect of the last Interest Determination Date, in accordance with the Linked Interest multiplied by an amount equal to 1 plus the number of Interest Periods for which no interest was paid because the corresponding Interest Determination Dates were designated as deferral option effective dates and not subsequently designated as a Resumption Option Reference Date or specified as a Resumption Option Specified Effective Date.

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 Switch Payoff Feature*: Memory Option Interest Switch Payoff Feature is applicable. The interest amount payable on an Interest Payment Date shall be equal to, if the interest amount payable in respect of an Interest Period calculated in accordance with the Linked Interest and applicable conditions, prior to application of the Memory Option Interest Switch Payoff Feature is (i) greater than 0, then at the amount payable in respect of the relevant Interest Period calculated using the Linked Interest multiplied by 1 plus the number (if any) of previous consecutive Interest Periods for which no interest amount was paid, or (ii) less than or equal to 0, then 0.

Linked Interest: [●]]

[*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 Interest$_1$ to (ii) calculation of the Linked Interest Rate using Linked Interest$_2$. The Certificateholders may exercise this option [●] times during the life of the Certificates and after this the Linked Interest Rate will be automatically switched to become the Flexi Interest Switch Fixed Rate.

Linked Interest$_1$:	Linked Interest$_2$:	Flexi Interest Switch Fixed Rate:
[●]	[●]	[●]]

[*Pelican Option Interest Switch Payoff Feature:* Pelican Option Interest Switch Payoff Feature is applicable. The interest amount payable on any Interest Payment Date shall be subject to a maximum equal to the Cap. The amount (if any) by which that interest amount (prior to the application of the Cap) for an Interest Period exceeds the Cap (the **Interest Amount Excess Amount**) shall be notionally allocated to the Reserve. If the

amount calculated in respect of an Interest Period gives rise to an amount that is less than the Cap (the **Interest Amount Shortfall Amount**), then the amount paid will be topped up by the lesser of (i) the Interest Amount Shortfall Amount and (ii) the amount notionally credited to the Reserve (the **Interest Amount Top Up Amount**).

The Reserve means a notional reserve which, at any time, equals the aggregate of each Interest Amount Excess Amount (if any) less the aggregate of each Interest Amount Top Up Amount (if any), subject to a minimum of zero (0). The amount notionally credited to the Reserve shall not accrue or be deemed to accrue any interest. The Certificateholders shall not be entitled to receive any amount notionally credited to the Reserve after the payment of interest in respect of the final Interest Period.

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.]

[*Dual Currency (Interest) Payoff Feature*: As Dual Currency (Interest) Payoff Feature is applicable, interest amounts (if any) will be paid in any one of the Interest Currencies. The amount paid will be calculated by [dividing][multiplying] the interest amount to be paid by the relevant Dual Currency (Interest) Exchange Rate on the relevant Interest Determination Date.

Interest Currency:	Dual Currency (Interest) Exchange Rate:
[●]	[●]]

[*Credit Event Contingency Interest Switch Payoff Feature:* Credit Event Contingency Interest Switch Payoff Feature is applicable. If the calculation agent determines an event determination date has occurred with respect to the Reference Entity, interest shall cease to accrue with effect from (and including) the [Interest Payment Date immediately preceding such event determination date (or, if such date occurs during the first Interest Period, the Interest Commencement Date)][the event determination date]. Credit Events that may or may not happen in respect of the reference entity may affect if interest is payable.
Reference entity: [●]
Credit Event: [●]]

[*Reset Option Interest Payoff Feature*: Reset Option Interest Payoff Feature is applicable. All Certificateholders acting together may at their option elect to switch the basis on which interest is calculated (up to [●] times during the life of the Certificates) from (i) calculation of the Linked Interest Rate using the Linked Interest with variables determined at the Issue Date [see [(*Insert cross reference to relevant section in the summary*)]] 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.

Section C – Securities

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.]

[*Global Cap Payoff Feature*: 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.]

[*Global Floor Payoff Feature:* 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).

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.]

[*Dual Currency (Redemption) Payoff Feature*: 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 Payoff Feature*: Investor Redemption 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 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 Investor Redemption Switch Expiry Date.

Linked Redemption$_1$:	Linked Redemption$_2$:	Investor Redemption Switch Expiry Date(s):
[●]	[●]	[●]]

[*Issuer Redemption Switch Payoff Feature*: 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 Payoff Feature*: Knock-out Redemption Switch Payoff Feature is applicable. The basis on which the amount payable on [final redemption][each subsequent instalment redemption] is calculated will automatically switch (once only during the life of the Certificates) from (i) calculation of the Redemption Payoff using Linked Redemption$_1$ to (ii) calculation of the Redemption Payoff using Linked Redemption$_2$ if, [on any Knock-out Redemption Switch Observation Date][at any time during the Knock-out Redemption Switch Observation Period] the Underlying$_{KO}$ Value is within the Range.

The Underlying$_{KO}$ Value is within the Range if the Underlying Value of Underlying$_{KO}$ is [greater than or equal to][greater than][less than] the Knock-out Lower Limit [and][or][lower than][lower than or equal to][greater than] the Knock-out Upper Limit.

The Underlying$_{KO}$ Value reflects the price, level or rate of the Underlying$_{KO}$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time.

Underlying$_{KO}$:	Knock-out Lower Limit:	Knock-out Upper Limit:
[●]	[●]	[●]

Linked Redemption$_1$:	Linked Redemption$_2$:	Knock-out Redemption Switch Observation [Date(s)][Period(s)]:
[●]	[●]	[●]]

[*Knock-out Basket Redemption Switch Payoff Feature*: Knock-out Redemption Switch Payoff Feature is applicable. The basis on which the amount payable on [final redemption][each subsequent instalment redemption] is calculated will automatically switch (once only during the life of the Certificates) from (i) calculation of the Redemption Payoff using Linked Redemption$_1$ to (ii) calculation of the Redemption Payoff using Linked Redemption$_2$ if, [on any Knock-out Basket Redemption Switch Observation Date][at any time during the Knock-out Basket Redemption 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 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.

Knock-out Basket Lower Limit:	Knock-out Basket 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 Lock-in Redemption Payoff Feature*: Shout Option Performance Lock-in Redemption 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 Redemption Payoff applicable to the Certificates in respect of the amount payable on [final redemption][the relevant instalment redemption] for the then immediately following Redemption Determination Date at the Shout Option Performance Lock-in Level by delivering a notice on or before any date that is not less than [10] Business Days prior to the relevant Redemption Determination Date (**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 Redemption Determination Date in respect of the amount payable on [final redemption][the relevant instalment redemption].
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 Business Day designated in the relevant notice which shall be on or prior to the Shout Option 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 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 [(*Insert cross reference to relevant section in the summary*)]] 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:

[●]   [●]]

Guarantee:

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.]

[*Additional Disruption Events:* [(*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] (*in the case of Index Linked Certificates*) 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

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.]

[*Redemption upon the occurrence of certain triggers:* [(*this only applies to Leveraged CLCs*)]

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: [●]]

[*Redemption following a Merger Event:* [(*this only applies to Credit Linked Certificates in relation to which Credit Linked Condition Erreur ! Source du renvoi introuvable. (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.] (*Delete if the Terms and Conditions do not provide for redemption at the Fair Market Value Redemption Amount*)

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.

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		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 permit defined majorities to bind all holders, including holders who did not attend and vote at the relevant meeting and holders who voted in a manner contrary to the majority. *Governing Law:* The Certificates are governed by English law.
C.9	**Interest, maturity and redemption provisions, yield and representation of the security-holders**	Please also refer to element C.8. [*Fixed Rate Certificates:* The Certificates are Fixed Rate Certificates. The Certificates bear interest from the Interest Commencement Date at a rate of [●] per cent. per [specify period] payable [annually/semi-annually/quarterly/monthly] in arrear on [●] in each year.] [*An indication of yield:* The yield for the Fixed Rate Certificates will be [●] on the Issue Date [and will be calculated on the basis of [●]. This is not an indication of future yield.] [*Floating Rate Certificates:* [The Certificates are Floating Rate Certificates. The Certificates will bear interest on the same basis as the floating rate under a notional interest rate swap transaction, or by reference to [LIBOR, EURIBOR [*specify other ISDA rate*]]. The Certificates will bear a floating rate of interest from the [Interest Commencement Date] of [[specify ISDA Rate, Designated Maturity and Reset Date][[the offered quotation][the arithmetic mean of the offered quotations] for [specify Reference Rate]] [+/-] [●] per cent.] per [specify period] payable [annually/semi-annually/quarterly/monthly] in arrear on [●] in each year.] [*Zero Coupon Certificates:* The Certificates are Zero Coupon Certificates and do not bear interest. The accrual yield for Zero Coupon Certificates will be [●] on the Issue Date [and will be calculated on the basis of [●]]. This is not an indication of future yield.] [*Linked Interest Certificates:* The Certificates are Linked Interest Certificates that are [Multi-Asset Basket Linked Certificates that are a combination of [Commodity Linked Certificates][Index Linked Certificates][Inflation Linked Certificates][Rate Linked Certificates][FX Linked Certificates]. The Linked Interest Certificates will bear interest on the basis of the Linked Interest Rate (as set out in more detail in C.15). [*Credit Linked Certificates*: The amount payable (if any) as interest on the Certificates and the amount payable [and/or the deliverable obligations to be delivered] on redemption of the Certificates is dependent upon whether any credit event(s) in respect [the reference entity][any reference entity][a reference entity being the [first][second][third][●][th] reference entity being subject to the occurrence of a Credit Event] or one or more obligations in respect of [the reference entity][any such reference entities], as the case may be, have occurred.] [*Linear Basket CLCs (other than Leveraged CLCs)*: The conditions relating to interest (if any) payable under the Certificates and the redemption amount apply to each Certificate with respect to each reference entity separately and to such Certificate's *pro rata* share of the relevant Floating Rate Payer Calculation Amount relating to such reference entity. Reference Entity(ies): Floating Rate Payer Calculation Amount(s):

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[●] [●]]

[*Linear Basket CLCs that are also Leveraged CLCs*: Each Certificate will be redeemed upon the first occurrence of the satisfaction of the conditions to settlement (which include the occurrence of a credit event) with respect to any reference entity.]

[*Principal Protected CLCs*: Upon the satisfaction of the conditions to settlement (which include the occurrence of a credit event) in respect of a reference entity, the outstanding nominal amount of each Certificate corresponding to its *pro rata* share of the relevant Floating Rate Payer Calculation Amount will be redeemed on the Redemption Date at its Principal Protected Amount and the remaining outstanding nominal amount of each (if any) will be redeemed on the Redemption Date at the Final Redemption Amount.

Reference Entity(ies):	Floating Rate Payer Calculation Amount(s):	Principal Protected Amount(s):
[●]	[●]	[●]]

[*Fixed Recovery CLCs*: If the conditions to settlement (which include the occurrence of a credit event) with respect to a reference entity are satisfied, the redemption amount will be calculated by reference to the Fixed Recovery Percentage relating to such reference entity.

Reference Entity(ies):	Fixed Recovery Percentage(s):
[●]	[●]]

[*Interest Periods and Rates of Interest:*

The Interest Determination Dates for the Certificates are [●].

The Interest Payment Dates for the Certificates are [●].

The Interest Periods for the Certificates are [●].

The Interest Period Dates for the Certificates are [●].]

Redemption:

[The Certificates are scheduled to redeem on [●] by payment of the Issuer of [●].]

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 [as set out below:].

See also element C.8 for detail on other events, if applicable, which may lead to the early redemption of the Certificates.

[*Issuer Call Early Redemption Trigger:* Issuer Call Early Redemption Trigger is applicable. The Issuer may (at its option) give notice to redeem all or some of the Certificates at the Early Redemption Amount with accrued interest, if any, on the relevant Early Redemption Date (being the date **[●]** Business Days immediately following the date of the notice).]

[*Investor Put Early Redemption Trigger:* Investor Put Early Redemption Trigger is applicable. Upon expiry of an investor put notice the Issuer will redeem in whole the Certificates at the Early Redemption Amount with accrued interest, if any, on the Early Redemption Date (being the date **[●]** Business Days immediately following the date of the notice).]

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[*Knock-out Early Redemption Trigger:* Knock-out Early Redemption Trigger is applicable. If on [any[2] Knock-out Observation Date] [at any time during the Knock-out Observation Period], a Knock-out Trigger occurs, the Issuer will redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the Early Redemption Date (being the date **[●]** Business Days immediately following the Knock-out Observation Date on which the Knock-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:
[●]	[●]	[●]	[●]]

[*Callable Knock-out Early Redemption Trigger:* Callable Knock-out Early Redemption Trigger is applicable. If on a Callable Knock-out Observation Date, a Callable Knock-out Trigger occurs, the Issuer may (at its option) give notice to redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date (being the date **[●]** Business Days immediately following the Callable Knock-out Observation Date on which the Callable Knock-out Trigger occurs).

A Callable Knock-out Trigger occurs if the Underlying Value of the Underlying$_r$ 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 reflects the price, level or rate of the Underlying$_r$ (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time.

Underlying$_r$:	Callable Knock-out Observation Date(s):	Upper Limit:	Lower Limit:
[●]	[●]	[●]	[●]]

[*Puttable Knock-out Early Redemption Trigger:* Puttable Knock-out Early Redemption Trigger is applicable. If on a Puttable Knock-out Observation Date, a Puttable Knock-out Trigger occurs, the Certificateholder may (at its option) give notice to the Issuer to redeem in whole the relevant Certificates at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date (being the date **[●]** Business Days immediately following the Puttable Knock-out Observation Date on which the Puttable Knock-out Trigger occurs).

A Puttable Knock-out Trigger occurs if the Underlying Value of the Underlying$_r$ 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 reflects the price, level or rate of the Underlying$_r$ without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time.

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Underlying$_r$:	Puttable Knock-out Observation Date:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]]

[*Target Early Redemption Trigger:* Target Early Redemption Trigger is applicable. If on any Target Redemption Observation Date, the aggregate amount of interest paid on all previous Interest Payment Dates since the Issue Date is greater than or equal to the Target Level (being a Target Early Redemption Trigger Event), the Issuer will redeem all of the Certificates at the Early Redemption Amount on the corresponding Early Redemption Date (being the date **[●]** Business Days immediately following the Target Redemption Observation Date on which the Target Early Redemption Trigger Event occurs).

Target Redemption Observation Date:	Target Level:
[●]	[●] 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.]

[*Knock-out Multi Underlying Early Redemption Trigger:* Knock-out Multi Underlying Early Redemption Trigger is applicable. If on a Knock-out Observation Date, a Knock-out Multi Underlying Trigger occurs, the Issuer will redeem all of the Certificates at the Early Redemption Amount with accrued interest, if any, on the Early Redemption Date (being the date [●] Business Days immediately following the date on which a Knock-out Multi Underlying Trigger occurs).

A Knock-out Multi Underlying Trigger occurs if the Basket Value is [greater than][greater than or equal to][less than] the Lower Limit [and][or][lower than][lower than or equal to][greater than] the Upper Limit.

Basket Value on the relevant day is the sum of the individual results of Leverage$_i$ multiplied by the Underlying Value of each Underlying$_i$ observed on the relevant day.

Knock-out Observation Date(s):	Lower Limit$_i$	Upper Limit$_i$	Margin:
[●]	[●]	[●]	[●]
I:	Underlying$_i$:	Leverage:	
[●]	[●]	[●]]	

Redemption Method:

The [Instalment Redemption Amount] [Final Redemption Amount] will be calculated in accordance with the [Standard Redemption] [Performance Redemption][Growth Redemption]. The [Early Redemption Amount] will be calculated in accordance with the [Standard Redemption][Performance Redemption][Growth Redemption]

In each case, Redemption Unwind Costs reflect [[(a)][(notwithstanding that Redemption

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Unwind Costs is applicable)], (i) where the [Final Redemption Amount][Instalment Redemption Amount] is determined after the basis on which redemption is calculated has been switched in accordance with any applicable Payoff Feature, an amount, equal to such Certificate's *pro rata* portion of the value (determined in the currency in which the Certificates are denominated) of any losses, expenses and costs to the Issuer and/or any of its Affiliates who may have hedged the price risk of the Certificates and any loss of tax relief or other tax consequences of unwinding or adjusting any underlying or related swap agreement or other hedging arrangements, all as calculated by the Calculation Agent in its sole discretion or (ii) where the basis on which redemption is calculated has not been switched in accordance with any applicable Payoff Feature, [zero (0)][,][(b)][notwithstanding (a)][(i)] [in the case of an Early Redemption Amount, an amount, equal to such Certificate's *pro rata* portion of the value (determined in the currency in which the Certificates are denominated) of any losses, expenses and costs to the relevant Issuer and/or any of its Affiliates who may have hedged the price risk of the Certificates and any loss of tax relief or other tax consequences of unwinding or adjusting any underlying or related swap agreement or other hedging arrangements, as calculated by the Calculation Agent in its sole discretion] [or][(ii)] in the case of [a Final Redemption Amount] [an Instalment Redemption Amount], zero (0)][zero (0)].

[*Standard Redemption:* The Redemption Method corresponding to the [Early Redemption Amount][Instalment Redemption Amount][Final Redemption Amount] is Standard Redemption. The [Early Redemption Amount][Instalment Redemption Amount][Final Redemption Amount] applicable to the Certificates is calculated as (i) the Redemption Unwind Costs subtracted from (ii) the Reference Price multiplied by the Nominal Amount.

Nominal Amount means [●].

Reference Price means [●].]

[*Performance Redemption:* The Redemption Method corresponding to the [Early Redemption Amount][Instalment Redemption Amount][Final Redemption Amount] is Performance Redemption. The [Early Redemption Amount] [Instalment Redemption Amount] [Final Redemption Amount] applicable to the Certificates is calculated as (i) the Redemption Unwind Costs subtracted from (ii) the result of the Reference Price added to the Redemption Payoff calculated using [Standard][Combination] Redemption Payoff multiplied by the Nominal Amount.

Nominal Amount means [●].

Reference Price means [●].

[Standard][Combination] Redemption Payoff means [●].]

[*Growth Redemption:* The Redemption Method corresponding to the [Early Redemption Amount][Instalment Redemption Amount][Final Redemption Amount] is Growth Redemption. The [Early Redemption Amount][Instalment Redemption Amount][Final Redemption Amount] applicable to the Certificates is calculated as (i) the Redemption Unwind Costs subtracted from (ii) the result of the Reference Price multiplied by the Redemption Payoff calculated using [Standard][Combination] Redemption Payoff multiplied by the Nominal Amount.

Nominal Amount means [●].

Reference Price means [●].

[Standard][Combination] Redemption Payoff means [●].]

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		[*Instalment Certificates:* The Certificates will be redeemed in the Instalment Redemption Amounts on each Instalment Date. Each Instalment Redemption Amount will be calculated by reference to the relevant Instalment Amount. Instalment Date(s): Instalment Amount(s): [●] [●] *Representation of Certificateholders:* There is no trustee or any other representative of Certificateholders.
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 (*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)] [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.] *Distribution:* [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.] [*Credit Linked Certificates*: The Certificates are Credit Linked Certificates (as set out in more detail in element C.9)] [*Linked Interest* 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. [[●] (*insert name of standard or combination interest*) is applicable for Interest Accrual Period [●].] [*Combination Addition Interest:* [The Certificates are Combination Addition 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 result of adding together the Linked Interest Rate calculated using Standard Interest Payoff$_1$ and the Linked Interest Rate calculated using Standard Interest Payoff$_2$.

Standard Interest Payoff$_1$: [●]

Standard Interest Payoff$_2$: [●]

Floor: [●]]

[*Combination Capitalisation Interest:* [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 shall be [●]%.

Standard Interest Payoff:	Floor	Leverage:
[●]	[●]	[●]]

[*Combination Complex Digital Interest:* [The Certificates are Combination Complex Digital Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as either (a) if the Underlying Value is within the Range on each relevant Performance Observation Date, the Linked Interest Rate calculated using Standard Interest Payoff$_1$ or (b) otherwise, the Linked Interest Rate calculated using Standard Interest Payoff$_2$.

The Underlying Value of an 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.

Standard Interest Payoff$_1$: [●]

Standard Interest Payoff$_2$: [●]

Underlying:	Lower Limit:	Upper Limit:
[●]	[●]	[●]]

[*Combination Division Interest:* [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 Multiplication Interest:* [The Certificates are Combination Multiplication 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$_1$ multiplied by the Linked Interest Rate calculated using Standard Interest Payoff$_2$.

Standard Interest Payoff$_1$: [●]

Standard Interest Payoff$_2$: [●]

Floor: [●]]

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[*Combination Ratchet Interest:* [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 Payoff$_1$.

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 shall be [●]%.

Standard Interest Payoff:	Cap:	Floor:	Leverage:
[●]	[●]	[●]	[●]]

[*Combination Range Interest:* [The Certificates are Combination 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 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$_1$: [●]

Underlying:	Range Accrual Days:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]]

[*Combination Resettable Range Interest:* [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 or equal to][greater than][less than] the Margin subtracted from the Underlying Value on 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 Observation Period(s):	Initial Underlying Observation Date:	Range Accrual Day(s):	Margin:
[●]	[●]	[●]	[●]	[●]	[●]]

[*Combination Snowrange Interest:* [The Certificates are Combination Snowrange Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as the Previous Interest Amount multiplied by the Accrual Factor.

The Previous Interest Amount means [with respect to an Interest Accrual Period, the interest amount with respect to the immediately preceding Interest Accrual Period][*if Specific Interest Accrual Period is applicable, set out which previous Interest Accrual Period will be used to calculate the Previous Interest Amount for each Interest Accrual Period.*].

For the first Interest Accrual Period, the First Interest Amount shall be [●]%.

Standard Interest Payoff$_1$: [●]

Standard Interest Payoff$_2$: [●]

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.

Underlying:	Interest Observation Period(s):	Range Accrual Days:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]	[●]]

[*Combination Subtract Interest:* [The Certificates are Combination Subtract 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$_2$ subtracted from the Linked Interest Rate calculated using Standard Interest Payoff$_1$.

Floor: [●]

Standard Interest Payoff$_1$: [●]

Standard Interest Payoff$_2$: [●]]

[*Combination Maximum Interest:* [The Certificates are Combination Maximum Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as the greater of (i) Floor, (ii) the Linked Interest Rate calculated using Standard Interest Payoff$_1$ and (iii) the Linked Interest Rate calculated using Standard Interest Payoff$_2$.

Standard Interest Payoff$_1$: [●]

Standard Interest Payoff$_2$: [●]

Floor: [●]]

[*Combination Minimum Interest:* [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 Interest Payoff$_1$: [●]

Standard Interest Payoff$_2$: [●]

Floor: [●]]

[*Combination Complex Digital Basket Interest:* [The Certificates are Combination Complex Digital Basket Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using Linked Interest][1][2] is calculated as either (A) if the

Underlying Value of each Underlying_i is within the Underlying Value_i Range on each relevant Performance Observation Date, being the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by Linked Interest Rate calculated using Standard Interest Payoff_1 added to the Margin or (B) otherwise, being the Fixed Rate.

The Underlying Value of each Underlying_i is within the Underlying Value_i Range if the Underlying Value of each 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.

Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Leverage:	Margin:	Fixed Rate:
[●]	[●]	[●]	[●]	[●]	[●]	[●]

Underlying_i:		Lower Limit_i:	Upper Limit_i:	Standard Interest Payoff_1:
[●]		[●]	[●]	[●]]

[*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 Payoff_2 is within the Range, the Linked Interest Rate calculated using Standard Interest Payoff_1 or (b) otherwise, being the Fixed 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:	Interest Observation Date:
[●]	[●]	[●]	[●]]

[*Standard Fixed Interest:* [The Certificates are [also] Standard Fixed 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 Fixed Rate.

Fixed Rate: [●]]

[*Standard Floating Interest:* [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.]

[*Standard Asian Option Interest:* [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.

Section C – Securities

The Average Underlying Value reflects the arithmetic average of the price, level or rate of the Underlying (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time on each Performance Observation Date corresponding to the relevant period.

Underlying:	Performance Observation Dates:	Cap:	Floor:	Leverage:	Fixed Rate:
[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Collar Interest:* [The Certificates are [also] Standard Collar 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 the result of Leverage multiplied by Underlying Value on the relevant Interest Observation Date.

Underlying:	Cap:	Floor:	Leverage:	Margin:	Interest Observation Date(s):
[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Floater Interest:* [The Certificates are [also] Standard Floater Interest 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.

Underlying:	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]]

[*Standard Floored Floater Interest:* [The Certificates are [also] Standard Floored Floater Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as Leverage multiplied by the greater of (i) Floor and (ii) Underlying Value on the relevant Interest Observation Date added to Margin.

Underlying:	Leverage:	Floor:	Margin:	Interest Observation Date(s):
[●]	[●]	[●]	[●]	[●]]

[*Standard Inverse Floater Interest:* [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:	Leverage:	Fixed Rate:
[●]	[●]	[●]	[●]	[●]]

[*Standard Strangle Interest:* [The Certificates are [also] Standard Strangle Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff] [Linked Interest][1][2]] is calculated as the absolute value of the result of Margin added to the result of Leverage multiplied by Underlying Value.

Underlying:	Leverage:	Margin:	Interest Observation Date(s):
[●]	[●]	[●]	[●]]

[*Standard Alternative Basket Interest:* [The Certificates are [also] Standard Alternative 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) $Margin_3$ added to the sum of the individual products of $Leverage_k$ and the Underlying Value of each $Underlying_k$ and (b) the greater of (i) $Margin_2$ added to the sum of the individual products of $Leverage_j$ and the Underlying Value of each $Underlying_j$ and (ii) $Margin_1$ added to the sum of the individual products of $Leverage_i$ and the Underlying Value of each $Underlying_i$.

$Margin_1$:	$Margin_2$:	$Margin_3$:
[●]	[●]	[●]

i	$Underlying_i$:	$Leverage_i$:
[1]	[●]	[●]
j	$Underlying_j$:	$Leverage_j$:
[1]	[●]	[●]
k	$Underlying_k$:	$Leverage_k$:
[1]	[●]	[●]]

[*Standard Strangle Basket Interest:* [The Certificates are [also] Standard Strangle 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 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 Interest Observation Date.

Cap:	Margin:	Interest Observation Date(s):
[●]	[●]	[●]

i	$Underlying_i$:	$Leverage_i$:
[1]	[●]	[●]]

[*Standard Option Basket Interest:* [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:	Margin:	Global Leverage
[●]	[●]	[●]	[●]

i	$Underlying_i$:	$Leverage_i$:
[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:
[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Lookback Maximum Performance Interest:* [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:
[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Maximum-Minimum Interest:* [The Certificates are [also] Standard Maximum-Minimum 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 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 Period.

Underlying:	Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Leverage:
[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Volbond Interest:* [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:
[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Year on Year Participation Interest:* [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:	Initial Underlying Observation Date(s):	Final Underlying Observation Date(s):	Cap:	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Lookback Maximum Performance Basket Interest:* [The Certificates are [also] Standard Lookback Maximum Performance 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 sum of Maximum Basket Value and Margin.

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

Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Margin:	Global Leverage:
[●]	[●]	[●]	[●]	[●]	[●]

i	$Underlying_i$:			$Leverage_i$:	
[1]	[●]			[●]]	

[*Standard Lookback Minimum Performance Basket Interest:* [The Certificates are [also] Standard Lookback Minimum Performance 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 sum of Minimum Basket Value and Margin.

Minimum Basket Value means the lowest sum of the individual products of $Leverage_i$ and Underlying Value of each $Underlying_i$ observed on any Performance Observation Date falling during the Interest Observation Period.

Interest Observation Period(s):	Performance Observation Date(s):	Cap:	Floor:	Margin:	Global Leverage:
[●]	[●]	[●]	[●]	[●]	[●]

i	$Underlying_i$:			$Leverage_i$:	
[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 Basket Value means the lowest 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.

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:	Global Leverage:
[●]	[●]	[●]	[●]	[●]

i	Underlying_i:		Leverage_i:	
[1]	[●]		[●]]	

[*Standard Volbond Basket Interest:* [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_i observed on the relevant date.

Initial Underlying Observation Date(s):	Final Underlying Observation Date(s):	Cap:	Floor:	Global Leverage:
[●]	[●]	[●]	[●]	[●]

i	Underlying_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 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 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 is the Basket Value observed on the Final Underlying Observation Date. Basket Value on 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 Underlying Observation Dates:	Final Underlying Observation Dates:	Cap:	Floor:	Margin:
[●]	[●]	[●]	[●]	[●]

i	Underlying$_i$:		Leverage$_i$:
[1]	[●]		[●]]

[*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 Level$_1$ [or strictly [higher][lower] than Barrier Level$_2$] on the relevant Interest Observation Date], being Fixed Rate$_1$ or (b) otherwise, being Fixed Rate$_2$.

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 than] the Upper Limit.

Underlying:	Interest Observation Date(s):	Fixed Rate$_1$:	Fixed Rate$_2$:	Upper Limit:	Lower Limit:
[●]	[●]	[●]	[●]	[●]	[●]]

n:	Barrier Level:	Condition:
1	[●]	The condition occurs when the Underlying Value is strictly [higher/lower] than the Barrier Level$_1$
[2]	[●]	[The condition occurs when the Underlying Value is strictly [higher/lower] than the Barrier Level$_2$]

[*Standard Fixed-to-Floating Interest:* [The Certificates are [also] Standard Fixed-to-Floating 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, being Fixed Rate or (b) otherwise, being the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by Underlying Value added to Margin.

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 than] the Upper Limit.

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 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$_2$ added to the result of the product of (A) Accrual Factor and (B) Leverage multiplied by Underlying Value of the Underlying on the relevant Interest Observation Date added to Margin$_1$.

The 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.

Under-lying	Interest Observation Date(s):	Interest Observation Period(s):	Range Accrual Days:	Cap:	Floor:	Leverage:	Margin$_1$:	Margin$_2$:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Resettable Range Accrual Interest:* [The Certificates are [also] Standard Resettable Range Accrual Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as Accrual Factor multiplied by the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by Global Underlying Value of the Underlying on the relevant Interest Observation Date added to Margin$_2$.

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 Margin$_1$ subtracted from Underlying Value of the Underlying on the Range Accrual Fixing Date [and][or] [lower than][lower than or equal to][greater than] the Margin$_1$ added to Underlying Value of the Underlying on the Range Accrual Fixing Date, divided by (ii) the total number of Range Accrual Days in the relevant Interest Observation Period.

Range Accrual Fixing Date means the date [●] Business Days preceding the first day of the Interest Accrual Period.

Underlying:	Interest Observation Period(s):	Range Accrual Days:	Cap:	Floor:	Leverage:	Margin$_1$:	Margin$_2$:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard 3D Range Accrual Interest:* [The Certificates are [also] Standard 3D Range Accrual Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using **[**Standard Interest Payoff][Linked Interest][1][2]] is calculated as Accrual Factor in respect of Underlying$_i$ corresponding to the number 1 multiplied by Accrual Factor in respect of Underlying$_i$ corresponding to the number 2 multiplied by Accrual Factor in respect of Underlying$_i$ corresponding to the number 3 and then multiplied by the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by the Underlying Value of the Global Underlying on the relevant Interest Observation Date added to Margin.

Accrual Factor is calculated as (i) the number of Range Accrual Days during the relevant Interest Observation Period on which the Underlying Value of the [relevant Underlying$_i$ is [greater than or equal to][greater than][less than] the relevant Lower Range Accrual Level$_i$ [and][or][lower than][lower than or equal to][greater than] the relevant Upper Range Accrual Level$_i$, divided by (ii) the total number of Range Accrual Days in the relevant Interest Observation Period].

Interest Observation Period(s):	Interest Observation Date(s):	Range Accrual Days:	Cap:	Floor:	Leverage:	Margin:	Global Underlying:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]

i	Underlying$_i$:	Lower Range Accrual Level$_i$:	Upper Range Accrual Level$_i$:
1	[●]	[●]	[●]

2	[●]	[●]	[●]
3	[●]	[●]	[●]]

[*Standard Total Range Accrual Interest:* [The Certificates are [also] Standard Total Range Accrual Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as Accrual Factor multiplied by the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the sum of Leverage multiplied by Underlying Value of the Underlying on the relevant Interest Observation Date and Margin.

Accrual Factor is calculated as (i) 1 if on [each][the Minimum Number of] Range Accrual Day[s] during the relevant Interest Observation Period 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, or (ii) otherwise, as 0.

Underlying:	Interest Observation Period(s):	Interest Observation Date(s):	Range Accrual Days:	Minimum Number:	Cap:	Floor:	Leverage:	Margin:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Fixed Digital Basket Interest:* [The Certificates are [also] [Standard Fixed Digital Basket Interest Certificates].] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as (a) if the Underlying Value of each $Underlying_i$ is within the Underlying $Value_i$ Range on the relevant Interest Observation Date, being Fixed $Rate_1$ (b) otherwise, being Fixed $Rate_2$.

[The Underlying Value of [each $Underlying_i$] is within the Underlying $Value_i$ Range if the Underlying Value of each $Underlying_i$ 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 $Limit_i$.]

Interest Observation Date(s):	Fixed $Rate_1$:	Fixed $Rate_2$:
[●]	[●]	[●]

i	$Underlying_i$:	Lower $Limit_i$:	Upper $Limit_i$:
[1]	[●]	[●]	[●]]

[*Standard Power Interest:* [The Certificates are [also] Standard Power 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 the result of 1 plus Leverage multiplied by Underlying Value exponentiated to the power of x.

Cap:	Floor:	Leverage:	Margin:	Underlying:	x:
[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Dual Range Accrual Interest:* [The Certificates are [also] Standard Dual Range Accrual Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as Accrual Factor multiplied by the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Leverage multiplied by Basket Value on the Interest Observation Date added to Margin.

Accrual Factor is calculated as (i) the number of Range Accrual Days during the relevant Interest Observation Period on which the Underlying Value of each Underlying$_i$ is within its corresponding Underlying Value$_i$ Range, divided by (ii) the total number of Range Accrual Days in the relevant Interest Observation Period.

[Range$_1$ means that on the relevant Interest Observation Date the relevant Underlying Value is greater than or equal to the Lower Dual Range Accrual Level$_i$ and lower than or equal to the Upper Dual Range Accrual Level$_i$.][Range$_2$ means that on the relevant Interest Observation Date the relevant Underlying Value is greater than the Lower Dual Range Accrual Level$_i$ and lower than the Upper Dual Range Accrual Level$_i$.][Range$_3$ means that on the relevant Interest Observation Date the relevant Underlying Value is greater than or equal to the Lower Dual Range Accrual Level$_i$ and lower than the Upper Dual Range Accrual Level$_i$.][Range$_4$ means that on the relevant Interest Observation Date the relevant Underlying Value is greater than the Lower Dual Range Accrual Level$_i$ and lower than or equal to the Upper Dual Range Accrual Level$_i$.][Range$_5$ means that on the relevant Interest Observation Date the relevant Underlying Value is less than the Lower Dual Range Accrual Level$_i$ or greater than the Upper Dual Range Accrual Level$_i$.]

Basket Value is the sum of the individual products of Leverage$_i$ and the Underlying Value of each Underlying$_i$ observed on an Interest Observation Date.

Interest Observation Period(s):	Interest Observation Date(s):	Range Accrual Days:	Floor:	Cap:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]

i		Underlying$_i$:	Underlying Value$_i$ Range:	Lower Dual Range Accrual Level$_i$:	Upper Dual Range Accrual Level$_i$:
[1]		[●]	[Range$_1$] [Range$_2$] [Range$_3$] [Range$_4$] [Range$_5$]	[●]	[●]]

[*Standard Trend Participation Interest*: [The Certificates are [also] Standard 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) the Cap and (b) the greater of (i) the Floor and (ii) the Leverage multiplied by the sum of Margin and the result of the Underlying Value of the Underlying on the Underlying Observation Date1 divided by the Underlying Value of the Underlying on the Underlying Observation Date$_2$.

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] Underlying Value of the Underlying observed on any Performance Observation Date falling during Performance Observation Period$_1$ divided by (B) the [lowest][highest] Underlying Value of the Underlying observed on any Performance Observation Date

falling during Performance Observation $Period_2$.

Underlying:	Performance Observation $Period(s)_1$:	Performance Observation $Period(s)_2$:	Performance Observation Date(s):	Cap:	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Average Trend Participation Interest:* [The Certificates are [also] Standard Average 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 the Margin and the result of Average $Underlying_{Observation\ Period1}$ divided by Average $Underlying_{Observation\ Period2}$.

Average $Underlying_{Observation\ Period1}$ and Average $Underlying_{Observation\ Period2}$ means [the arithmetic average of the Underlying Value observed on each Interest Average Date falling during Interest Observation $Period_1$ or Interest Observation $Period_2$, respectively][the sum of the Underlying Value observed on each Interest Average Date falling during Interest Observation $Period_1$ or Interest Observation $Period_2$, respectively each multiplied by the Weight corresponding to such Interest Average Date divided by the aggregate Underlying Value observed on each Interest Average Date falling during Interest Observation $Period_1$ or Interest Observation $Period_2$, respectively].

Underlying:	Interest Observation $Period_1$:	Interest Observation $Period_2$:	Interest Average Date(s):	Weight:	Cap:	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Trend Participation Basket Interest:* [The Certificates are [also] Standard Trend Participation 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 sum of Margin and the result of $Basket_{Observation1}$ divided by $Basket_{Observation2}$. $Basket_{Observation1}$ means the Basket Value observed on Underlying Observation $Date_1$ and $Basket_{Observation2}$ means the Basket Value observed on Underlying Observation $Date_2$. Basket Value on the relevant day is the sum of the individual products of $Leverage_i$ and Underlying Value of each $Underlying_i$ observed on the relevant day.

Underlying Observation $Date(s)_1$:	Underlying Observation $Date(s)_2$:	Fixed Rate:	Cap:	Floor:	Global Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]

i:	$Underlying_i$:	$Leverage_i$:
[1]	[●]	[●]]

[*Standard Average Trend Participation Basket Interest:* [The Certificates are [also] Standard Average Trend Participation 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 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 Interest Average Date falling during Interest Observation $Period_1$ or

Interest Observation Period$_2$, respectively] [the sum of the Basket Value observed on each Interest Average Date falling during the Interest Observation Period$_1$ or Interest Observation Period$_2$, respectively each multiplied by the Weight corresponding to such Interest Average Date divided by the aggregate Basket Value observed on each Interest Average Date falling during the Interest Observation Period$_1$ or Interest Observation Period$_2$]. Basket Value is the sum of the individual results of Leverage$_i$ multiplied by the Underlying Value of each Underlying$_i$ observed on the relevant day.

Interest Observation Period$_1$:	Interest Observation Period$_2$:	Interest Average Date:	Weight:	Cap:	Floor:	Global Leverage:
[●]	[●]	[●]	[●]	[●]	[●]	[●]

i:	Underlying:		Leverage:
[●]	[●]		[●]]

[*Standard Multi Fixed Digital Interest:* [The Certificates are [also] Standard Multi Fixed Digital Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as (a) if the Underlying Value is within Range$_A$ on [any][each] relevant Interest Observation Date falling during the relevant Interest Observation Period, being Fixed Rate$_1$; (b) otherwise, if the Underlying Value is within Range$_B$ on [any][each] relevant Interest Observation Date falling during the relevant Interest Observation Period, being Fixed Rate$_2$; (c) otherwise, if the Underlying Value is within Range$_C$ on [any][each] relevant Interest Observation Date falling during the relevant Interest Observation Period, being Fixed Rate$_3$; (d) otherwise, if the Underlying Value is within Range$_D$ on [any][each] relevant Interest Observation Date falling during the relevant Interest Observation Period, being Fixed Rate$_4$; (e) otherwise, if the Underlying Value is within Range$_E$ on [any][each] relevant Interest Observation Date falling during the relevant Interest Observation Period, as the case may be, being Fixed Rate$_5$; or (f) otherwise being Fixed Rate$_6$.

Underlying	Interest Observation Date(s):	Interest Observation Period(s):	Fixed Rate$_1$:	Fixed Rate$_2$:	Fixed Rate$_3$:	Fixed Rate$_4$:	Fixed Rate$_5$:	Fixed 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 to Participation 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 the Underlying Value is within the Range on each Interest Observation Date falling within the Interest Observation Period, being the Fixed Rate or (b) otherwise, being 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 the Underlying Value on the Underlying Observation Date$_1$ divided by the Underlying Value on the Underlying Observation Date$_2$.

The Underlying Value of an 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*)].

Underlying:	Interest Observation Period:	Interest Observation Date(s):	Underlying Observation Date$_1$(s):	Underlying Observation Date$_2$(s):	Fixed Rate:	Cap:	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Knock-out Range Accrual Interest:* [The Certificates are [also] Standard Knock-out Range Accrual 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$_2$ added to the result of (A) Accrual Factor multiplied by (B) Leverage multiplied by the Underlying Value of the Underlying on the Interest Observation Date added to Margin$_1$. The Accrual Factor is calculated as (a) if an Accrual Factor Knock-out Event has not occurred, the number of Range Accrual Days during the relevant Accrual Factor Observation Period on which the Underlying Value is within the relevant Range divided by the total number of Range Accrual Days in the relevant Accrual Factor Observation Period or (b) if an Accrual Factor Knock-out Event has occurred, the number of Range Accrual Days in the relevant Knock-out Event Observation Period on which the Underlying Value is within the relevant Range divided by the total number of Range Accrual Days in the relevant Knock-out Event Observation Period. An Accrual Factor Knock-out Event occurs if the Underlying Value is not within the Accrual Factor Knock-out Range on [any][each] Accrual Factor Event Day falling in the Accrual Factor Observation Period.

Knock-out Event Observation Period means the period from and including the 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 an 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 an Underlying is within the Accrual Factor Knock-out 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*)].

Section C – Securities									
Range Accrual Days:	Interest Observation Date(s):	Cap:	Floor:	Leverage:	Margin$_1$:	Margin$_2$:	Under-lying:	Accrual Factor Observation Period(s):	Accrual Factor Event Days:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Product Basket Interest:* [The Certificates are [also] Standard Product 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) the result of Initial Product Basket subtracted from Final Product Basket divided by Final Product Basket. The Final Product Basket means the Basket Value on the Final Underlying Observation Date and the Initial Product Basket means the Basket Value on the Initial Observation Date. The Basket Value is the result of the Ratio multiplied by the product of each Underlying Value$_i$ exponentiated to the corresponding Weight$_i$.

Initial Underlying Observation Period$_1$:	Final Underlying Observation Period$_2$:	Ratio:	Cap:	Floor:
[●]	[●]	[●]	[●]	[●]

i	Underlying:		Weight:
[●]	[●]		[●]]

[*Standard Multi Fixed Basket Interest:* [The Certificates are [also] Standard Multi Fixed Basket Interest Certificates.] The Interest Payoff [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is calculated as (a) if the Underlying Value of each Underlying$_i$ is within the Underlying Value$_i$ Range on the relevant Interest Observation Date, being Fixed Rate$_1$ or (b) if the Underlying Value of any Underlying$_j$ is within the Underlying Value$_j$ Range on the relevant Interest Observation Date, being Fixed Rate$_1$ or (c) otherwise, being Fixed Rate$_2$.

[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 Value of [each Underlying$_j$] is within the Underlying Value$_j$ Range if the Underlying Value of the relevant Underlying$_i$ is [greater than or equal to][greater than][less than] the Lower Limit$_j$ [and][or][lower than][lower than or equal to][greater than] the Upper Limit$_j$.]

Interest Observation Date(s):	Fixed Rate$_1$:	Fixed Rate$_2$:	
[●]	[●]	[●]	

i	Underlying$_i$:	Upper Limit$_i$:	Lower Limit$_i$:
[●]	[●]	[●]	[●]

j	Underlying$_j$:	Upper Limit$_j$:	Lower Limit$_j$:
[●]	[●]	[●]	[●]]

[*Standard Fixed Range Accrual Basket Interest*: [The Certificates are [also] Standard Fixed Range Accrual Basket Interest Certificates.] The Linked Interest Rate [applicable to the Certificates][calculated using [Standard Interest Payoff][Linked Interest][1][2]] is

calculated as the Fixed Rate multiplied by Accrual Factor.

The Accrual Factor is calculated as (i) the number of Range Accrual Days during the relevant Interest 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 relevant Interest 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$_i$:	Lower Limit$_i$:	Upper Limit$_i$:	Interest Observation Period:	Range Accrual Days:	Fixed Rate:
[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Linked Redemption Certificates:* The Certificates are Linked Redemption Certificates, the amount payable on early redemption following an Early Redemption Trigger (see element C.9 for more detail) will be on the basis of the Redemption Payoff which is calculated in accordance with [(*Name of type of Redemption*)] below and expressed as a percentage. The amount payable on redemption on [the Redemption Date][each Instalment Date] will be on the basis of the Redemption Payoff which is calculated in accordance with [(*Name of type of Redemption*)] 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 and the Redemption Determination Date(s) [is][are] [•].

Underlyings: [•]]

[*Combination Addition Redemption:* [The Certificates are Combination Addition Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as the greater of (i) Floor and (ii) the result of adding together the Redemption Payoff calculated using Standard Redemption Payoff$_1$ and the Redemption Payoff calculated using Standard Redemption Payoff$_2$.

Standard Redemption Payoff$_1$: [•]

Standard Redemption Payoff$_2$: [•]

Floor: [•]]

[*Combination Capitalisation Redemption:* [The Certificates are Combination Capitalisation Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as the greater of (i) Floor and (ii) the Alternative Redemption multiplied by the result of Leverage multiplied by the Redemption Payoff calculated using Standard Redemption Payoff$_1$ added to 1.

The Alternative Redemption means [the First Redemption Percentage][[with respect to a Redemption Determination Date, the Redemption Payoff determined with respect to the immediately preceding Redemption Determination Date][(*with respect to Instalment Certificates, if specific Redemption Determination Date is applicable, set out which previous Redemption Determination Date will be used to calculate the Alternative Redemption for each Redemption Determination Date.*)]. For the purposes of the first Redemption Determination Date, the Alternative Redemption shall be [•]%.]

Floor:	Leverage:	Standard Redemption Payoff$_1$:
[●]	[●]	[●]]

[*Combination Complex Digital Redemption:* [The Certificates are Combination Complex Digital Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as either (a) if the Underlying Value is within the Range on each relevant Redemption Observation Date, the Redemption Payoff calculated using Standard Redemption Payoff$_1$ or (b) otherwise, the Redemption Payoff calculated using Standard Redemption Payoff$_2$.

The Underlying Value of an Underlying is within the Range if 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 Redemption Payoff$_1$: [●]

Standard Redemption Payoff$_2$: [●]

Underlying:	Redemption Observation Period(s):	Redemption Observation Date(s):	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]	[●]]

[*Combination Division Redemption:* [The Certificates are Combination Division Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as the greater of (i) Floor and (ii) Redemption Payoff calculated using Standard Redemption Payoff$_1$ divided by the Redemption Payoff calculated using Standard Redemption Payoff$_2$.

Standard Redemption Payoff$_1$: [●]

Standard Redemption Payoff$_2$: [●]

Floor: [●]]

[*Combination Multiplication Redemption:* [The Certificates are Combination Multiplication Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as the greater of (i) Floor and (ii) Redemption Payoff calculated using Standard Redemption Payoff$_1$ multiplied by the Redemption Payoff calculated using Standard Redemption Payoff$_2$.

Standard Redemption Payoff$_1$: [●]

Standard Redemption Payoff$_2$: [●]

Floor: [●]]

[*Combination Ratchet Redemption:* [The Certificates are Combination Ratchet Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Alternative Redemption added to the result of Leverage multiplied by the Redemption Payoff calculated using Standard Redemption Payoff$_1$.

The Alternative Redemption means [the First Redemption Percentage][[(*with respect to Instalment Certificates, if specific Redemption Determination Date is applicable, set out*

which previous Redemption Determination Date will be used to calculate the Alternative Redemption for each Redemption Determination Date)][with respect to a Redemption Determination Date, the Redemption Payoff determined with respect to the immediately preceding Redemption Determination Date]. For the purposes of the first Redemption Determination Date, the Alternative Redemption shall be [●]%.]

Cap:	Floor:	Leverage:	Standard Redemption Payoff$_1$:
[●]	[●]	[●]	[●]]

[*Combination Range Redemption:* [The Certificates are Combination Range Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as the Redemption Payoff calculated using Standard Redemption Payoff$_1$ multiplied by the 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 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 Redemption Observation Period.

Standard Redemption Payoff$_1$: [●]

Underlying:	Redemption Observation Period(s):	Range Accrual Days:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]	[●]]

[*Combination Resettable Range Redemption:* [The Certificates are Combination Resettable Range Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated as the Redemption Payoff calculated on the Redemption Determination Date using Standard Redemption Payoff$_1$ multiplied by the 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 is [greater than or equal to][greater than][less than] the Margin subtracted from the Underlying Value on the Initial Underlying Observation Date [and][or][lower than][lower than or equal to][greater than] the Margin added to the Underlying Value on Initial Underlying Observation Date, divided by (ii) the total number of Range Accrual Days in the Redemption Observation Period.

Standard Redemption Payoff:	Underlying:	Redemption Observation Period(s):	Range Accrual Days:	Initial Underlying Observation Date(s):	Margin:
[●]	[●]	[●]	[●]	[●]	[●]]

[*Combination Snowrange Redemption:* [The Certificates are Combination Snowrange Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated as the Redemption Payoff calculated on the Redemption Determination Date using Standard Redemption Payoff on the Alternative Redemption Date multiplied by the Accrual

Factor.

Accrual Factor is calculated as (i) the number of Range Accrual Days during the Redemption 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 Redemption Observation Period.

The Alternative Redemption means [The Redemption Payoff determined on the Alternative Redemption Determination Date][with respect to a Redemption Determination Date, the Redemption Payoff determined with respect to the immediately preceding Redemption Determination Date][(*with respect to Instalment Certificates, if Specific Redemption Determination Date is applicable, set out which previous Redemption Determination Date will be used to calculate the Alternative Redemption for each Redemption Determination Date*.)]

For the purposes of the first Redemption Determination Date, the Alternative Redemption shall be [●]%.

Standard Redemption Payoff: [●]

Underlying:	Redemption Observation Period(s):	Range Accrual Days:	Alternative Redemption Date:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]	[●]	[●]]

[*Combination Subtract Redemption:* [The Certificates are Combination Subtract Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as the greater of (i) Floor and (ii) Redemption Payoff calculated using Standard Redemption Payoff$_2$ subtracted from the Redemption Payoff calculated using Standard Redemption Payoff$_1$.

Standard Redemption Payoff$_1$: [●]

Standard Redemption Payoff$_2$: [●]

Floor: [●]]

[*Combination Maximum Redemption:* [The Certificates are Combination Maximum Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated as the greater of (i) Floor, (ii) the Redemption Payoff calculated using Standard Redemption Payoff$_1$ and (iii) the Redemption Payoff calculated using Standard Redemption Payoff$_2$.

Standard Redemption Payoff$_1$: [●]

Standard Redemption Payoff$_2$: [●]

Floor: [●]]

[*Combination Minimum Redemption:* The Certificates are Combination Minimum Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as the greater of (i) Floor and (ii) the lesser of the Redemption Payoff calculated using Standard Redemption Payoff$_1$ or the Redemption Payoff calculated using Standard Redemption Payoff$_2$.

Standard Redemption Payoff$_1$: [●]

Standard Redemption Payoff$_2$: [●]

Floor: [●]]

[*Combination Complex Digital Basket Redemption:* [The Certificates are Combination Complex Digital Basket Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as either (A) if the Underlying Value of each Underlying$_i$ is within the Underlying Value$_i$ Range on each relevant Redemption Observation Date, being the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by Redemption Payoff calculated using Standard Redemption Payoff$_1$ then added to Margin or (B) otherwise, being Fixed Percentage.

The Underlying Value of each Underlying$_i$ is within the Underlying Value$_i$ Range if the Underlying Value of each 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$_i$.

Redemption Observation Date(s):	Redemption Observation Period(s):	Cap:	Floor:	Leverage:	Margin:	Fixed Percentage:
[●]	[●]	[●]	[●]	[●]	[●]	[●]

Underlying$_i$:		Lower Limit$_i$:	Upper Limit$_i$:
[●]		[●]	[●]

Standard Redemption Payoff$_1$:

[●]]

[*Combination Complex Digital Basket Contingency Redemption*: [The Certificates are Combination Complex Digital Basket Contingency Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using Linked Redemption][1][2] is calculated on the Redemption Determination Date as either (A) if the Underlying Value of each Underlying$_i$ is within the Underlying Value$_i$ Range on each Redemption Observation Date, being the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by Redemption Payoff calculated using Standard Redemption Payoff$_1$ then added to Margin or (B) otherwise, being the greater of (a) 0 and (b) Fixed Percentage minus Unwind Costs.

[The Underlying Value of [each Underlying$_i$] is within the Underlying Value$_i$ Range if the Underlying Value of [each 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$_i$.]

Unwind Costs means, (i) in the case of a Redemption Determination Date corresponding to an Early Redemption Date, 0 or (ii) in the case of a Redemption Determination Date corresponding to [the Redemption Date][an Instalment Date], an amount, equal to such Certificate's *pro rata* portion of the value (determined in the currency in which the Certificates are denominated) of any losses, expenses and costs to the Issuer and/or any of its Affiliates who may have hedged the price risk of the Certificates and any loss of tax relief or other tax consequences of unwinding or adjusting any underlying or related swap agreement or other hedging arrangements, all as calculated by the calculation agent in its sole discretion, divided by (a) in the case of Certificates represented by a global certificate, the aggregate outstanding nominal amount of the Certificates and (b)

in the case of each Certificate in definitive form, the product of the Calculation Amount and the Calculation Amount Factor, expressed as a percentage.

Calculation Amount: [●]

Calculation Amount Factor means a number equal to the specified denomination divided by the Calculation Amount.

Redemption Observation Date(s):	Redemption Observation Period(s):	Cap:	Floor:	Leverage:	Margin:	Fixed Percentage:	Standard Redemption Payoff$_1$:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]

i		Underlying$_i$:		Lower Limit$_i$:		Upper Limit$_i$:	
[●]		[●]		[●]		[●]]	

[*Combination Payoff-Linked Digital Redemption*: [The Certificates are Combination Payoff-Linked Digital Certificates.] The Redemption Payoff applicable to the Certificates [calculated using Linked Redemption][1][2] is calculated as either (a) if the Standard Redemption Payoff$_2$ is within the Range, the Redemption Payoff calculated using Standard Redemption Payoff$_1$ or (b) otherwise, being the Fixed Percentage.

The Standard Redemption Payoff$_2$ is within the Range if the Standard Redemption Payoff$_2$ on the Redemption 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 Redemption Payoff$_1$: [●]

Standard Redemption Payoff$_2$: [●]

Fixed Percentage:	Lower Limit:	Upper Limit:	Redemption Observation Date:
[●]	[●]	[●]	[●]]

[*Standard Fixed Redemption:* The Certificates are [also] Standard Fixed Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated as equal to the Fixed Percentage.

Fixed Percentage: [●]]

[*Standard Asian Option Redemption:* The Certificates are [also] Standard Asian Option 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) Fixed Percentage added to the result of Leverage multiplied by Average Underlying Value.

The Average Underlying Value reflects the arithmetic average of the price, level or rate of the Underlying (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time on each Redemption Observation Date in the Redemption Observation Period.

Underlying:	Redemption Determination Date(s):	Redemption Observation Date(s):	Redemption Observation Period(s):	Cap:	Floor:	Leverage:	Fixed Percentage:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Collar Redemption:* The Certificates are [also] Standard Collar 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) Margin added to the result of Leverage multiplied by Underlying Value on the relevant Redemption Observation Date.

Underlying:	Redemption Determination Date(s):	Cap:	Floor:	Leverage:	Margin:	Redemption Observation Date(s):
[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Floater Redemption:* The Certificates are [also] Standard Floater 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 greater of (i) Floor and (ii) Margin added to the result of Leverage multiplied by Underlying Value.

Underlying:	Redemption Determination Date(s):	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]]

[*Standard Floored Floater Redemption:* The Certificates are [also] Standard Floored Floater Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated on the Redemption Determination Date as Leverage multiplied by the greater of (i) Floor and (ii) Underlying Value on the relevant Redemption Observation Date added to Margin.

Underlying:	Redemption Determination Date(s):	Leverage:	Floor:	Margin:	Redemption Observation Date(s):
[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Inverse Floater Redemption:* The Certificates are [also] Standard Inverse Floater 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) the result of Leverage multiplied by Underlying Value subtracted from Fixed Percentage.

Underlying:	Redemption Determination Date(s):	Cap:	Floor:	Leverage:	Fixed Percentage:
[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Strangle Redemption:* The Certificates are [also] Standard Strangle 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 absolute value of the result of Margin added to the result of Leverage multiplied by Underlying Value on the relevant Redemption Observation Date.

Underlying:	Redemption Determination Date(s):	Leverage:	Margin:	Redemption Observation Date(s):

Section C – Securities

[●]　　　　[●]　　　　[●]　　　　[●]　　　　[●]]

[*Standard Alternative Basket Redemption:* The Certificates are [also] Standard Alternative 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) $Margin_3$ added to the sum of the individual products of $Leverage_k$ and the Underlying Value of each $Underlying_k$ and (b) the greater of (i) $Margin_2$ added to the sum of the individual products of $Leverage_j$ and the Underlying Value of each $Underlying_j$ (ii) $Margin_1$ added to the sum of the individual products of $Leverage_i$ and the Underlying Value of each $Underlying_i$.

Redemption Determination Date(s):	$Margin_1$:	$Margin_2$:	$Margin_3$:
[●]	[●]	[●]	[●]

i	$Underlying_i$:	$Leverage_i$:
[1]	[●]	[●]

j	$Underlying_j$:	$Leverage_j$:
[1]	[●]	[●]

k	$Underlying_k$:	$Leverage_k$:
[1]	[●]	[●]]

[*Standard Strangle Basket Redemption:* The Certificates are [also] Standard Strangle 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 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 Redemption Observation Date.

Redemption Determination Date(s):	Cap:	Margin:	Redemption Observation Date(s):
[●]	[●]	[●]	[●]

i	$Underlying_i$:	$Leverage_i$:
[1]	[●]	[●]]

[*Standard Option Basket Redemption:* The Certificates are [also] Standard Option 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) Margin added to Global Leverage added to the sum of the individual products of $Leverage_i$ and the Underlying Value of each $Underlying_i$.

Redemption Determination Date(s):	Cap:	Floor:	Margin:	Global Leverage:
[●]	[●]	[●]	[●]	[●]

i	$Underlying_i$:	$Leverage_i$:
[1]	[●]	[●]]

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[*Standard Lookback Minimum Performance Redemption:* The Certificates are [also] Standard Lookback Minimum Performance 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) Leverage multiplied by the result of Margin added to the lowest Underlying Value observed on any Redemption Observation Date falling during the relevant Redemption Observation Period.

Underlying:	Redemption Determination Date(s):	Redemption Observation Period(s):	Redemption Observation Date(s):	Cap:	Floor:	Margin:	Leverage:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Standard Lookback Maximum Performance Redemption:* The Certificates are [also] Standard Lookback Maximum Performance 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) Leverage multiplied by the result of Margin added to the highest Underlying Value observed on any Redemption Observation Date falling during the relevant Redemption Observation Period.

Underlying:	Redemption Determination Date(s):	Redemption Observation Period(s):	Redemption Observation Date(s):	Cap:	Floor:	Margin:	Leverage:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Standard Maximum-Minimum Redemption:* The Certificates are [also] [Standard Maximum-Minimum 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) Leverage multiplied by the result of the lowest Underlying Value observed on any Redemption Observation Date falling during the relevant Redemption Observation Period subtracted from the highest Underlying Value observed on any Redemption Observation Date falling during the relevant Redemption Observation Period.

Underlying:	Redemption Determination Date(s):	Redemption Observation Period(s):	Redemption Observation Date(s):	Cap:	Floor:	Leverage:
[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Standard Volbond Redemption:* The Certificates are [also] Standard Volbond 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) Leverage multiplied by the absolute value of Underlying Value on the Initial Underlying Observation Date subtracted from Underlying Value on the Final Underlying Observation Date.

Underlying:	Redemption Determination Date(s):	Initial Underlying Observation Date(s):	Final Underlying Observation Date(s):	Cap:	Floor:	Leverage:
[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Standard Year on Year Participation Redemption:* The Certificates are [also] Standard Year on Year Participation 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) Leverage multiplied by the sum of Margin and the result of Underlying Value on the Final Underlying Observation Date divided by Underlying Value on the Initial Underlying Observation Date.

Underlying:	Redemption Determination Date(s):	Initial Underlying Observation Date(s):	Final Underlying Observation Date(s):	Cap:	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*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.

Redemption Determination Date(s):	Redemption Observation Period(s):	Redemption Observation Dates:	Cap:	Floor:	Margin:	Global Leverage:
[●]	[●]	[●]	[●]	[●]	[●]	[●]

i	$Underlying_i$:	$Leverage_i$:
[1]	[●]	[●]]

[*Standard Lookback Minimum Performance Basket Redemption:* The Certificates are [also] Standard Lookback Minimum 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 sum of Minimum Basket Value and Margin.

Minimum Basket Value means the lowest sum of the individual products of $Leverage_i$ and the Underlying Value of each $Underlying_i$ observed on any Redemption Observation Date falling during the relevant Redemption Observation Period.

Redemption Determination Date(s):	Redemption Observation Period(s):	Redemption Observation Date(s):	Cap:	Floor:	Margin:	Global Leverage:
[●]	[●]	[●]	[●]	[●]	[●]	[●]

i	$Underlying_i$:	$Leverage_i$:
[1]	[●]	[●]]

[*Standard Maximum-Minimum Basket Redemption:* The Certificates are [also][Standard Maximum-Minimum 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 subtracting the

Minimum Basket Value from the Maximum Basket Value.

The Minimum Basket Value is the lowest sum of the individual products of $Leverage_i$ and the Underlying Value of each $Underlying_i$ observed on any Redemption Observation Date within a relevant Redemption Observation Period.

The Maximum Basket Value is 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 a relevant Redemption Observation Period.

Redemption Determination Date(s):	Redemption Observation Period(s):	Redemption Observation Dates:	Cap:	Floor:	Global Leverage:
[●]	[●]	[●]	[●]	[●]	[●]

i	$Underlying_i$:		$Leverage_i$:
[1]	[●]		[●]]

[*Standard Volbond Basket Redemption:* The Certificates are [also] Standard Volbond 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 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 the Underlying Value of each $Underlying_i$ observed on the relevant date.

Redemption Determination Date(s):	Initial Underlying Observation Date(s):	Final Underlying Observation Date(s):	Cap:	Floor:	Global Leverage:
[●]	[●]	[●]	[●]	[●]	[●]

i	$Underlying_i$:		$Leverage_i$:
[1]	[●]		[●]]

[*Standard Year on Year Participation Basket Redemption:* The Certificates are [also] Standard Year on Year Participation 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 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 is the Basket Value observed on the Final Underlying Observation Date. Basket Value on the relevant date is the sum of the individual products of $Leverage_i$ and the Underlying Value of each $Underlying_i$ observed on such date.

Redemption Determination Date(s):	Initial Underlying Observation Dates:	Final Underlying Observation Dates:	Cap:	Floor:	Global Leverage:
[●]	[●]	[●]	[●]	[●]	[●]

i	Underlying$_i$:	Leverage$_i$:
[1]	[●]	[●]]

[*Standard Fixed Digital Redemption:* The Certificates are [also] Standard Fixed Digital Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated on the Redemption Determination Date as either (a) if Underlying Value is [within the Range on relevant Redemption Observation Date][strictly [higher][lower] than Barrier Level$_1$ [or strictly [higher][lower] than Barrier Level$_2$] on the relevant Redemption Observation Date], being Fixed Percentage$_1$ or (b) otherwise, being Fixed Percentage$_2$.

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 than] the Upper Limit.

Underlying:	Redemption Determination Date(s):	Redemption Observation Date(s):	Fixed Percentage$_1$:	Fixed Percentage$_2$:	Upper Limit:	Lower Limit:
[●]	[●]	[●]	[●]	[●]	[●]	[●]]

n:	Barrier Level:	Condition:
1	[●]	The condition occurs when the Underlying Value is strictly [higher/lower] than the Barrier Level$_1$
[2]	[●]	[The condition occurs when the Underlying Value is strictly [higher/lower] than the Barrier Level$_2$]

[*Standard Fixed-to-Floating Redemption:* The Certificates are [also] Standard Fixed-to-Floating Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated on the Redemption Determination Date as either (a) if Underlying Value is within the Range on the Redemption Observation Date, being Fixed Percentage or (b) otherwise, being the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by Underlying Value added to Margin.

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 than] the Upper Limit.

Underlying:	Redemption Determination Date(s):	Redemption Observation Date(s):	Fixed Percentage:	Cap:	Floor:	Lower Limit:	Upper Limit:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Range Accrual Redemption:* The Certificates are [also] Standard Range Accrual Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Margin$_2$ added to the result of the product of (A) Accrual Factor and (B) Leverage multiplied by Underlying Value on the Redemption Observation Date added to Margin$_1$.

Accrual Factor is calculated as (i) the number of Range Accrual Days during the relevant Redemption 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 Redemption Observation Period.

Underlying:	Redemption Observation Date(s):	Redemption Observation Period(s):	Range Accrual Days:	Cap:	Floor:	Leverage:	$Margin_1$:	$Margin_2$:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Resettable Range Accrual Redemption:* The Certificates are [also] Standard Resettable Range Accrual Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated as the Accrual Factor multiplied by the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the sum of (A) the result of Leverage multiplied by the Underlying Value of the Underlying on the relevant Redemption Observation Date and (B) the $Margin_2$.

Accrual Factor is calculated as (i) the number of Range Accrual Days during the Redemption Observation Period on which the Underlying Value is [greater than or equal to][greater than][less than] the $Margin_1$ subtracted from Underlying Value of the Underlying on the Range Accrual Fixing Date [and][or] [lower than][lower than or equal to][greater than] the $Margin_1$ added to Underlying Value of the Underlying on the Range Accrual Fixing Date, divided by (ii) the total number of Range Accrual Days in the Redemption Observation Period.

Range Accrual Fixing Date means the date [●] Business Days preceding the first day of the Redemption Observation Period.

Underlying:	Redemption Observation Date(s):	Redemption Observation Period(s):	Range Accrual Days:	Cap:	Floor:	Leverage:	$Margin_1$:	$Margin_2$:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard 3D Range Accrual Redemption:* The Certificates are [also] Standard 3D Range Accrual Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated as Accrual Factor in respect of $Underlying_i$ corresponding to the number 1 multiplied by Accrual Factor in respect of $Underlying_i$ corresponding to the number 2 multiplied by Accrual Factor in respect of $Underlying_i$ corresponding to the number 3 and then multiplied by the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of Leverage multiplied by the Underlying Value of the Global Underlying on the Redemption Observation Date added to the Margin.

[Accrual Factor is calculated as (i) the number of Range Accrual Days during the relevant Redemption Observation Period on which the Underlying Value of the [relevant $Underlying_i$] is [greater than or equal to][greater than][less than] the relevant Lower Range Accrual $Level_i$ [and][or] [lower than][lower than or equal to][greater than] the relevant Upper Range Accrual $Level_i$, divided by (ii) the total number of Range Accrual Days in the Redemption Observation Period.]

Redemption Observation Period(s):	Redemption Observation Date(s):	Range Accrual Days:	Cap:	Floor:	Leverage:	$Margin_1$:	Global Underlying:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]

i	$Underlying_i$:	Lower Range Accrual $Level_i$:	Upper Range Accrual $Level_i$:
1	[●]	[●]	[●]

| 2 | [●] | [●] | [●] |
| 3 | [●] | [●] | [●]] |

[*Standard Total Range Accrual Redemption:* The Certificates are [also] Standard Total Range Accrual Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated as Accrual Factor multiplied by the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the sum of (A) Leverage multiplied by Underlying Value on the Redemption Observation Date and (B) Margin.

Accrual Factor is calculated as (i) 1 if on [each][the Minimum Number of] Range Accrual Day[s] during the Redemption Observation Period 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 or (ii) otherwise, as 0.

Underlying:	Redemption Observation Period(s):	Redemption Observation Date(s):	Range Accrual Days:	Minimum Number:	Cap:	Floor:	Leverage:	Margin$_i$:	Lower Limit:	Upper Limit:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Fixed Digital Basket Redemption:* The Certificates are [also] [Standard Fixed Digital 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 (a) if the Underlying Value of each Underlying$_i$ is within the Underlying Value$_i$ Range on the relevant Redemption Observation Date, being Fixed Percentage$_1$ (b) otherwise, being Fixed Percentage$_2$.

[The Underlying Value of [each Underlying$_i$] is within the Underlying Value$_i$ Range if the Underlying Value of each 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$_i$.]

Redemption Observation Date(s):	Fixed Percentage$_1$:	Fixed Percentage$_2$:
[●]	[●]	[●]

i	Underlying$_i$:	Lower Limit$_i$:	Upper Limit$_i$:
[1]	[●]	[●]	[●]]

[*Standard Power Redemption:* The Certificates are [also] Standard Power Redemption Certificates. The Redemption Payoff [applicable to the Certificates][calculated using Standard Redemption Payoff [1][2]] is calculated as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) Margin added to the result, exponentiated to the power of x, of 1 plus Leverage multiplied by the Underlying Value.

Cap:	Floor:	Leverage:	Margin:	Underlying:	x:
[●]	[●]	[●]	[●]	[●]	[●]]

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

the Redemption Observation Date added to the Margin.

Accrual Factor is calculated as (i) the number of Range Accrual Days during the Redemption Observation Period on which the Underlying Value of each $Underlying_i$ is within its corresponding $Underlying_i$ Range, divided by (ii) the total number of Range Accrual Days in the Redemption Observation Period.

[$Range_1$ means that on the relevant Range Accrual Day the Underlying Value is greater than or equal to the Lower Dual Range Accrual $Level_i$ and lower than or equal to the Upper Dual Range Accrual $Level_i$.][$Range_2$ means that on the relevant Range Accrual Day the relevant Underlying Value is greater than the Lower Dual Range Accrual $Level_i$ and lower than the Upper Dual Range Accrual $Level_i$.][$Range_3$ means that on the relevant Range Accrual Day the relevant Underlying Value is greater than or equal to the Lower Dual Range Accrual $Level_i$ and lower than the Upper Dual Range Accrual $Level_i$.][$Range_4$ means that on the relevant Range Accrual Day the relevant Underlying Value is greater than the Lower Dual Range Accrual $Level_i$ and lower than or equal to the Upper Dual Range Accrual $Level_i$.][$Range_5$ means that on the relevant Range Accrual Day the relevant Underlying Value is less than the Lower Dual Range Accrual $Level_i$ or greater than the Upper Dual Range Accrual $Level_i$.]

Basket Value is the sum of the individual products of $Leverage_i$ and the Underlying Value of each $Underlying_i$ observed on a Redemption Observation Date.

Redemption Observation Period(s):	Redemption Observation Date(s):	Range Accrual Day(s):	Cap:	Floor:	Global Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]

i	Underlying$_i$:	Underlying Value$_i$ Range:	Lower Dual Range Accrual Level$_i$:	Upper Dual Range Accrual Level$_i$:
[1]	[●]	[Range1] [Range2] [Range3] [Range4] [Range5]	[●]	[●]]

[Standard Trend Participation Redemption: [The Certificates are [also] Standard Trend Participation 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) Leverage multiplied by the sum of Margin and the result of the Underlying Value of the Underlying on the Underlying Observation $Date_1$ divided by the Underlying Value of the Underlying on the Underlying Observation $Date_2$.

Underlying:	Cap:	Floor:	Leverage:	Margin:	Underlying Observation Date$_1$:	Underlying Observation Date$_2$:
[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Lookback Trend Participation Redemption:* [The Certificates are [also] Standard Lookback Trend Participation Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using [Standard Redemption Payoff][Linked Redemption][1][2]] is calculated on the Redemption Determination Date 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] Underlying Value of the Underlying observed on any Redemption Observation Date falling during the Redemption Observation $Period_1$ divided by (B) the [lowest][highest] Underlying Value of the Underlying observed on any Redemption Observation Date falling during the

Redemption Observation Period$_2$.

Underlying:	Redemption Observation Period(s)$_1$:	Redemption Observation Period(s)$_2$:	Redemption Observation Date(s):	Cap:	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Average Trend Participation Redemption:* [The Certificates are [also] Standard Average Trend Participation 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) Leverage multiplied by the sum of the Margin and the result of Average Underlying$_{\text{Observation Period1}}$ divided by Average Underlying$_{\text{Observation Period2}}$.

Average Underlying$_{\text{Observation Period1}}$ and Average Underlying$_{\text{Observation Period2}}$ means [the arithmetic average of the Underlying Value observed on each Redemption Observation Date falling during Redemption Observation Period$_1$ or Redemption Observation Period$_2$, respectively][the sum of the Underlying Value observed on each Redemption Observation Date falling during Redemption Observation Period$_1$ or Redemption Observation Period$_2$, respectively each multiplied by the Weight corresponding to such Redemption Observation Date divided by the aggregate Underlying Value observed on each Redemption Observation Date falling during Redemption Observation Period$_1$ or Redemption Observation Period$_2$, respectively].

Underlying:	Redemption Observation Period$_1$:	Redemption Observation Period$_2$:	Redemption Observation Date(s):	Weight:	Cap:	Floor:	Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Trend Participation Basket Redemption:* [The Certificates are [also] Standard Trend Participation Basket Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using [Standard Redemption Payoff][Linked Redemption][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 sum of Margin and the result of Basket$_{\text{Observation1}}$ divided by Basket$_{\text{Observation2}}$. Basket$_{\text{Observation1}}$ means the Basket Value observed on Redemption Observation Date$_1$ and Basket$_{\text{Observation2}}$ means the Basket Value observed on Redemption Observation Date$_2$. Basket Value on the relevant day is the sum of the individual products of Leverage$_i$ and Underlying Value of each Underlying$_i$ observed on the relevant day.

Redemption Observation Date(s)$_1$:	Redemption Observation Date(s)$_2$:	Cap:	Floor:	Global Leverage:	Margin:
[●]	[●]	[●]	[●]	[●]	[●]

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 Period$_1$ or Redemption Observation Period$_2$, respectively] [the sum of the Basket Value observed on each Redemption Observation Date falling during the Redemption Observation Period$_1$ or Redemption Observation Period$_2$, 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 Period$_1$ or Redemption Observation Period$_2$]. Basket Value is the sum of the individual results of Leverage$_i$ multiplied by the Underlying Value of each Underlying$_i$ 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 Percentage$_1$; (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 Percentage$_2$; (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 Percentage$_3$; (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 Percentage$_4$; (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 Percentage$_5$; or (f) otherwise being Fixed Percentage$_6$.

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 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

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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 Redemption:* [The Certificates are [also] Standard Digital to Participation Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using [Standard Redemption Payoff][Linked Redemption][1][2]] is calculated as either (a) if the Underlying Value is within the Range on each Redemption Observation Date falling within the Redemption Observation Period, being the Fixed Percentage or (b) otherwise, being 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 the Underlying Value on the Underlying Observation Date$_1$ divided by the Underlying Value on the Underlying Observation Date$_2$.

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*)].

Underlying:	Redemption Observation Period:	Redemption Observation Date(s):	Underlying Observation Date$_1$(s):	Underlying Observation Date$_2$(s):	Fixed Percentage:	Cap:	Floor:	erage:	Margin:
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]]

[*Standard Knock-out Range Accrual Redemption:* [The Certificates are [also] Standard Knock-out Range Accrual 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) Margin$_2$ added to the result of (A) Accrual Factor multiplied by (B) Leverage multiplied by the Underlying Value of the Underlying on the Redemption Observation Date added to Margin$_1$. The Accrual Factor is calculated as (a) if an Accrual Factor Knock-out Event has not occurred, the number of Range Accrual Days during the relevant Accrual Factor Observation Period on which the Underlying Value is within the relevant Range divided by the total number of Range Accrual Days in the relevant Accrual Factor Observation Period or (b) if an Accrual Factor Knock-out Event has occurred, the number of Range Accrual Days in the relevant Knock-out Event Observation Period on which the Underlying Value is within the relevant Range divided by the total number of Range Accrual Days in the relevant Knock-out Event Observation Period. An Accrual Factor Knock-out Event occurs if the Underlying Value is not within the Accrual Factor Knock-out Range on [any][each] Accrual Factor Event Day falling in the Accrual Factor Observation Period].

Knock-out Event Observation Period means the period from and including the 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 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*)].

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Range Accrual Day(s):	Redemption Observation Date(s):	Cap:	Floor:	Leverage:	$Margin_1$:	$Margin_2$:	Underlying:	Accrual Factor Observation Period(s):	Accrual Factor Event Day(s):
[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]]

[*Standard Product Basket Redemption:* [The Certificates are [also] Standard Product Basket Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using [Standard Redemption Payoff][Linked Redemption][1][2]] is calculated on the Redemption Determination Date as the lesser of (a) Cap and (b) the greater of (i) Floor and (ii) the result of the Initial Product Basket subtracted from the Final Product Basket divided by the Final Product Basket. The Final Product Basket means the Basket Value on the Final Underlying Observation Date and the Initial Product Basket means the Basket Value on the Initial Underlying Observation Date. The Basket Value is the result of the Ratio multiplied by the product of each Underlying Value$_i$ exponentiated to the corresponding Weight$_i$.

Initial Underlying Observation Period$_1$:	Final Underlying Observation Period$_2$:	Ratio:	Cap:	Floor:
[●]	[●]	[●]	[●]	[●]
i	Underlying:	Weight:		
[●]	[●]	[●]]		

[*Standard Multi Fixed Basket Redemption:* [The Certificates are [also] Standard Multi Fixed Basket Redemption Certificates.] The Redemption Payoff [applicable to the Certificates][calculated using [Standard Redemption Payoff][Linked Redemption][1][2]] is calculated on the Redemption Determination Date as (a) if the Underlying Value of each Underlying$_i$ is within the Underlying Value$_i$ Range on the relevant Redemption Observation Date, being Fixed Percentage$_1$ or (b) if the Underlying Value of any Underlying$_j$ is within the Underlying Value$_j$ Range on the relevant Redemption Observation Date, being Fixed Percentage$_1$ or (c) otherwise, being Fixed Percentage$_2$.

[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 Value of [each Underlying$_{j]}$ is within the Underlying Value$_j$ Range if the Underlying Value of the relevant Underlying$_i$ is [greater than or equal to][greater than][less than] the Lower Limit$_j$ [and][or][lower than][lower than or equal to][greater than] the Upper Limit$_j$.]

Redemption Observation Date(s):	Fixed Percentage$_1$:	Fixed Percentage$_2$:	
[●]	[●]	[●]	
i	Underlying$_i$:	Upper Limit$_i$:	Lower Limit$_i$:
[●]	[●]	[●]	[●]
j	Underlying$_j$:	Upper Limit$_j$:	Lower Limit$_j$:
[●]	[●]	[●]	[●]]

[*Standard Fixed Range Accrual Basket Redemption*: The Certificates are [also] Standard

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		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$_i$.] <table><tr><td>i</td><td>Underlying$_i$:</td><td>Lower Limit$_i$:</td><td>Upper Limit$_i$:</td><td>Redemption Observation Period:</td><td>Range Accrual Days:</td><td>Fixed Percentage:</td></tr><tr><td>[•]</td><td>[•]</td><td>[•]</td><td>[•]</td><td>[•]</td><td>[•]</td><td>[•]]</td></tr></table> [*Knock-out Early Redemption Trigger*: 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.] [*Knock-out Multi-Underlying Early Redemption Trigger*: 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] 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.] [Subject to compliance with all relevant laws, regulations and directives, [the final redemption date of the Certificates is [●]][the final instalment redemption date of the Certificates is [●]].]
C.17	Settlement procedure	[Not Applicable. The amount (if any) payable on redemption of the Certificates is not linked to an underlying.] [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.][*other*] and settlement will be in accordance with the procedures and local practices relevant to such clearing system.].
C.18	Procedure on return on Securities	[Not Applicable. The amount (if any) payable on redemption of the Certificates is not linked to an underlying.] [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].]

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C.19	**Final reference price of underlying asset**	[Not Applicable. The amount (if any) payable on redemption of the Certificates is not linked to an underlying.] [The final value of the underlying[s] is calculated by looking at the price, level or rate of the][each] underlying (without regard to any currency of denomination of such price, level or rate, as the case may be) at the relevant time on [the Redemption Determination Date], as calculated by the calculation agent.]
C.20	**Type of underlying asset**	[Not Applicable. The amount (if any) payable as interest or on redemption and the date on which the Certificates redeem is not linked to an underlying.] [The Certificates are Credit Linked Certificates: [(*repeat the information below with respect to each 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]: [●]] [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 Underlyings, [they are [a combination of][all] [index/proprietary index/inflation index/commodity/benchmark rate/ FX rate], as 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][the 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 Issuer**	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 Certificates issued under the Programme.

		Section D – Risks	
		[(*for Crédit Agricole CIB*):	
		• credit risks;	
		• market risks;	
		• liquidity and financing risk;	
		• sensitive exposure based on the financial stability board recommendations;	
		• asset and liability management – structural financial risks;	
		• operational risks;	
		• legal risks; and	
		• non-compliance risks.]	
		[(*for Crédit Agricole CIB FG, Crédit Agricole CIB FP or Crédit Agricole CIB FS*):	
		The key risk factors relating to Crédit Agricole CIB FG, Crédit Agricole CIB FP or Crédit Agricole CIB FS:	
		• risk management;	
		• credit risk;	
		• liquidity risk;	
		• interest rate risk; and	
		• foreign currency risk.]	
D.3	**Key risk factors relating to the Securities**	The following key risk factors are material for the purpose of assessing the risks associated with Certificates:	
		• the Certificates may not be a suitable investment for all investors;	
		• risks related to the structure of a particular issue of Certificates:	
		(i) [Certificates subject to optional redemption by the relevant Issuer;]	
		(ii) [Certificates subject to automatic redemption;]	
		(iii) [Certificates subject to interest switch provisions;]	
		(iv) [variable rate Certificates with a multiplier or other leverage factor;]	
		(v) [leveraged Certificates generally;]	
		(vi) [Certificates subject to inverse exposure;]	
		(vii) [fixed/floating rate Certificates;]	
		(viii) [the yield associated with fixed rate Certificates or zero coupon [Certificates will differ according to the price at which the [Certificates are purchased;]	
		(ix) [zero coupon Certificates;]	
		(x) [structured Certificates;]	
		(xi) [credit linked Certificates;]	
		• risks related to Certificates generally:	
		(i) modification;	
		(ii) French insolvency law;	
		(iii) taxation;	
		(iv) EC Council Directive 2003/48/EC on the taxation of savings income;	
		(v) Proposed Financial Transaction Tax;	
		(vi) potential U.S. Foreign Account Tax Compliance withholding;	
		(vii) legislation affecting dividend equivalent payments;	
		(viii) change of law;	
		(ix) Certificates where denominations involve integral multiples: definitive Certificates;	

		Section D – Risks	
			(x) conflicts of interest – calculation agent;
			(xi) potential conflicts of interest;
			(xii) risks may be compounded;
		• risks related to the market generally:	
			(i) the secondary market generally;
			(ii) exchange rate risks and exchange controls;
			(iii) interest rate risks;
			(iv) credit ratings may not reflect all risks;
			(v) market value of the Certificates;
		• legal investment considerations may restrict certain investments:	
			(i) independent review and advice;
			(ii) no reliance;
			(iii) restrictions on transfer;
		• [risks related to [commodity linked Certificates][FX linked Certificates][index linked Certificates][inflation linked Certificates][rate linked Certificates][multi-asset 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;

Section D – Risks			

			(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) the Issuer is not obliged to suffer any loss as a result of a credit event;
			
			(xviii) the Certificates do not represent an interest in obligations of reference 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;
			
			(xxii) cash settlement (whether by reference to an auction or a dealer poll) may be less advantageous than physical delivery of assets;
			
			(xxiii) conflicts of interest – Credit Derivatives Determinations Committees;
			
			(xxiv) 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) [shout option performance lock-in;]
			     (viii) [chooser decay interest switch option;]
			     (ix) [memory option interest switch;]

		Section D – Risks

		(x) [flexi option interest switch;]
		      (xi) [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;]]
		
		• risks related to redemption methods.
		      (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: 1. 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; 2. the investor sells their Certificates prior to the scheduled redemption in the secondary market at an amount that is less than the initial purchase price; 3. 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**	[Not Applicable. The reasons for the offer and the net proceeds of the issue are for making profit] [and] [hedging certain risks] [The net proceeds from the issue of the Certificates will be applied by the Issuer for [●].]

		Section E – Other	
	making profit and/or hedging certain risks		
E.3	**Terms and conditions of offer**	[Not Applicable. The Certificates are not offered to the public.]	
		[The Certificates are being offered to the public in a Non-exempt Offer in [Finland] [France] [Germany] [Italy] [Norway] [and] [Sweden]. Any 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 arrangement in place between such Authorised Offeror and such investor including as to price, allocation and settlement arrangements.	
		Offer Price:	[Issue Price][specify]
		Conditions to which the offer is subject:	[Not Applicable][*give details*]
		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**	[Not Applicable. So far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer, including conflicting interests.] [The [●] will be paid aggregate commissions equal to [●].] [Any [●] [and its affiliates] may also have engaged, and may in the future engage, in [transactions or perform other	

Section E – Other		
	interests	services for] [the Issuer and its affiliates] in the ordinary course of business.]
E.7	**Estimated expenses charged to investor**	[Not Applicable. There are no expenses charged to the investor by the [Issuer][offeror].] [The estimated expenses charged to the investor by the [Issuer][offeror] amount to [●].]