

Guaranteed Capital Plus Account 25 (the "Plan")



- Potential return based on the FTSE® 100 Index†
- 100% Capital Guaranteed provided that the Account is held for the full Investment Term
- 5 year fixed Investment Term
- TAX FREE for Cash ISAs and/or Cash ISA transfers
- 7.75% minimum growth (gross) at maturity
- 50% potential maximum growth (gross) at maturity

Available for

- Direct Deposits
- Cash ISAs
- Cash ISA transfers

Must close by:

1 April 2010

Minimum Subscription:

£3,000

Plan Specific Terms & Conditions

The Plan

The Plan is the latest in a series from Credit Suisse International (the “**Account Manager**” and “**Deposit Taker**”), a UK bank authorised and regulated by the Financial Services Authority (the **FSA**). Credit Suisse International is incorporated in England and Wales and is authorised by the FSA to accept deposits. The Plan is a deposit account with a fixed Investment Term, which allows investors to benefit from potential stock market based return with the comfort of a 100% capital guarantee provided that the Plan is held for the full investment term.

You can invest in the Plan either on a tax free basis by using your Cash ISA allowance, by transferring an existing Cash ISA or by making a Direct Deposit where returns are subject to tax.

Key elements of the Plan including the Investment Term and how returns are calculated can be found on page 3. All key dates can be found on page 4 of this brochure.

Capitalised terms used in this part of the brochure (the “**Plan Specific Terms & Conditions**”) and not otherwise defined shall have the meaning given to them in the **General Terms & Conditions** (CSi Version 5: January 2010) and both will apply to your Account.

In the event of any conflict between the General Terms & Conditions and the Plan Specific Terms & Conditions, the latter shall apply. You should therefore read both fully before applying and retain a copy of each should you decide to invest.

What should I consider before investing?

- Please note that the Plan is intended to be held until the Plan Maturity Date. You should have enough emergency funds elsewhere as the Plan is not designed for early encashment.
- Early encashment of the Plan will result in an Early Exit Fee (including in the event of death) and so you will get back less than you initially invested.
- The return from the Plan may be less than the return from a regular cash deposit account over the same term.
- Returns are based on the performance of the stock market. The level of any relevant Index may go down as well as up. Indexes have recently been volatile and there can be no assurance as to the future performance of any Index. You should consider whether an investment based on the performance of an Index is suitable for you.
- The performance of the Plan cannot be directly compared to the performance of a direct investment in any relevant Index or the securities comprising such Index as there is no direct investment in any Index or the shares comprising any Index. In particular, you will not benefit from any dividends.
- If you are in any doubt about the suitability of an investment in the Plan you should obtain advice from your financial adviser as Credit Suisse International does not offer investment advice and no investment advice has been given in this document.
- The Plan does not meet ISA stakeholder standards.
- You should read the Plan Specific Terms & Conditions and the General Terms & Conditions as both will apply to your Account.
- The effect of inflation will reduce the real value of what you receive at the end of the Investment Term.
- If the Distributor of the Plan is a building society, the Plan will not give membership rights to the society.

Capital Guarantee

The reference to Guarantee in this brochure is to the contractual obligation of Credit Suisse International to repay the capital invested in the deposit in full at maturity. Should Credit Suisse International default there is no guarantee provided by any other third party. Credit Suisse International is a participant of the Financial Services Compensation Scheme which provides limited protection to deposit holders. Details of the scheme are set out on page 10 and also in the General Terms & Conditions (clause 14).

How does the Plan work? You will receive your capital back on the Plan Maturity Date and:

7.75% minimum growth
(equivalent to 1.50% AER)

or up to a maximum of

50% growth (equivalent to 8.44% AER)
dependent upon the performance of the FTSE® 100 Index as outlined below

- The Investment Term is divided into 10 semi annual periods. At the end of each semi annual period the percentage gain or fall in the Index is calculated.
- The maximum gain or fall in the Index in any semi annual period is limited to 5.0%.
- At the end of the Investment Term, the semi annual period gains in the level of the Index are added and the semi annual period falls in the level of the Index are subtracted (subject to a maximum gain or fall in any semi annual period of 5.0%). This gives the overall percentage return.
 - If the overall percentage return is equal to or greater than 7.75% then that overall percentage return is the rate of growth paid on your Initial Investment.
 - If the overall percentage return is less than 7.75%, the rate of growth paid on your Initial Investment is 7.75%.

Index	the FTSE® 100 Index [†] , comprising the 100 leading companies traded on the London Stock Exchange.
Semi Annual periods	the 10 semi annual periods ending on the 27th calendar day of April, October in each year from and including 27 April 2010 to and including 27 April 2015. These semi annual periods are the periods over which the Index performance is assessed.
Investment Term	the fixed 5 year term starting on and including the Issue Date and ending on and including the Plan Maturity Date.

You should note that:

- The maximum growth of 50% will only be achieved if the percentage gain in the Index is 5.0% or more for each of the consecutive semi annual periods.
- The effect of restricting exposure to the Index to a maximum gain or fall of 5.0% in any one semi annual period will be to limit potential gains or falls in that semi annual period.
- The gain or fall of the Index for each semi annual period is measured on the last day of the relevant semi annual period and may therefore be affected by large movements of the Index on such day.

Important dates of the Plan

Availability of the Plan is strictly limited and may close early if oversubscribed. The important dates of the Plan are set out in the table below.

Plan Open Date	Last Transfer Date	Plan Close Date	Issue Date	Plan Maturity Date
29 January 2010	26 March 2010	1 April 2010	27 April 2010	27 April 2015

What if I invest early?

Provided that you hold your Plan until maturity, you may also receive an additional Bonus on your Initial Investment following the Plan Maturity Date, based on when the Account Manager receives your cleared funds as set out in the table below.

Cleared Funds Received by	18 February 2010**
Bonus	0.50%

** The above Bonus is only applicable for Investment Types: Cash ISA 2009/2010, Cash ISA Transfers and Direct Deposits. Only in the case of 2010/2011 Cash ISAs, the Bonus will be 0.50% of your Initial Investment provided that the Account Manager receives your cleared funds by 1 April 2010.

How to invest and applicable limits

There are several ways to invest. You must be aged 18 or over and be resident and ordinarily resident in the UK for tax purposes.

Investment Type	Min	Max	Use	Apply by	Cheque Required?
Cash ISA 2009/2010	£3,000	£3,600*	GREEN FORM	1 April 2010	YES
Cash ISA 2010/2011	£3,000	£5,100	GREEN FORM	1 April 2010	YES
Cash ISA Transfers	£3,000	Full value	PURPLE FORM	26 March 2010	NO
Direct Deposits	£3,000	£45,000	GREEN FORM	1 April 2010	YES

*£5,100 for investors who were born on or before 5 April 1960.

Additional subscriptions are not permitted within this Plan. Therefore, if you are eligible and wish to use your full Cash ISA Allowance for the relevant tax year, then you must apply for the full amount as detailed in the table above.

Please note for Cash ISA transfers you should check whether any debit/transfer is subject to transfer or early termination charges. It is your responsibility to make yourself aware of these charges.

Applications must be received by the Account Manager by the above deadline dates. Please allow time for the post to arrive with the Account Manager.

Completed Application Forms should be returned to:

Credit Suisse Admin Centre
BNYM,
PO Box 10595,
Brentwood,
CM14 9FU

Please do not forget to read, sign and date the declaration and authority section that appears on the back of each Application Form.

DISTRIBUTED BY CAMBRIDGE BUILDING SOCIETY

Use this Application Form if you are applying to invest your 2009/2010 Cash ISA and/or your 2010/2011 Cash ISA allowance and/or invest in a Direct Deposit Account.

It is possible to have a joint holder for a Direct Deposit Account (but not for a Cash ISA). If you wish to use this facility, please complete the details of the joint account holder below.

1. Personal details

APPLICANT 1

Title (Mr/Mrs/Miss/Ms/Other)
Surname
Full forenames
Date of birth D D M M Y Y Y Y
Permanent residential address Postcode
Daytime telephone
Email address

APPLICANT 2

Title (Mr/Mrs/Miss/Ms/Other)
Surname
Full forenames
Date of birth D D M M Y Y Y Y
Permanent residential address Postcode
Daytime telephone
Email address

National Insurance (NI) Number

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National Insurance (NI) Number

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(You should be able to find your NI number on a payslip, form P45 or P60, a letter from HM Revenue and Customs, a letter from the Department of Work and Pensions, or pension order book.)

2. Subscription

(a) Cash ISA for 2009/2010 - TAX FREE

You can subscribe up to £3,600 in cash to a Cash ISA, for the tax year 2009/2010. If you do this you will use up your Cash ISA allowance for that tax year.

I realise that if I do not invest the maximum Cash ISA allowance of £3,600 for the tax year 2009/2010, I will be unable to invest the remainder of my Cash ISA allowance in the same or another Cash ISA in the tax year 2009/2010.

**You can subscribe up to £5,100 in cash to a Cash ISA for the tax year 2009/2010 from 6 October 2009 if you were born on or before 5 April 1960. Additional subscriptions are not permitted within this Plan. Therefore, if you are eligible and wish to use your full £5,100 Cash ISA Allowance for the tax year 2009/2010, then you must apply for the full £5,100 amount.*

<input type="checkbox"/>	£	
		(a) (minimum £3,000/ maximum £5,100)

(b) Cash ISA for 2010/2011 - TAX FREE

You can subscribe up to £5,100 in cash to a Cash ISA for the tax year 2010/2011. If you do this you will use up your Cash ISA allowance for that year.

I realise that if I do not invest the maximum Cash ISA allowance of £5,100 for the tax year 2010/2011, I will be unable to invest the remainder of my Cash ISA allowance in the same or another Cash ISA in the tax year 2010/2011.

<input type="checkbox"/>	£	
		(b) (minimum £3,000/ maximum £5,100)

and/or

(c) Direct Deposit Account (i.e. outside of an ISA)

I/We apply to subscribe to the Plan.

<input type="checkbox"/>	£	
		(c) (minimum £3,000)

(d) Total subscription

<input type="checkbox"/>	£	
		(d= total = a + b + c)

2A. Payment details

Please make your cheque payable to 'Credit Suisse GCPA25 Client A/C reference (your name)'.

Cheques should be drawn on your personal account. If your payment is by banker's draft, please ask the bank to include details of the name of the account from which the payment has been drawn on the back. For personal investments cheques drawn on third party accounts can not be accepted.

Please remember to attach your cheque to this application.

Please continue overleaf >>

3. Declaration and Authority

I apply to subscribe for the Plan. I declare that:

- all subscriptions made belong to me;
- I am 18 years of age or over;
- (a) For investors who were NOT born on or before 5 April 1960: if applicable, I apply to subscribe for a Cash ISA for the tax year 2009/2010. I have not and will not subscribe to another Cash ISA for the tax year 2009/2010. I have not subscribed, and will not subscribe, more than the overall subscription limit (currently £7,200) in total to a Cash ISA and a stocks and shares ISA in the tax year 2009/2010. I have not subscribed, and will not subscribe, more than the cash ISA subscription limit (currently £3,600) to one Cash ISA.
(b) For investors who WERE born on or before 5 April 1960: if applicable, I apply to subscribe for a Cash ISA for the tax year 2009/2010. I have not and will not subscribe to another Cash ISA for the tax year 2009/2010. I have not subscribed, and will not subscribe, more than the overall subscription limit (currently £10,200) in total to a Cash ISA and a stocks and shares ISA in the tax year 2009/2010. I have not subscribed, and will not subscribe, more than the cash ISA subscription limit (currently £5,100) to one Cash ISA. I am also aware that if I subscribe for less than the maximum increased Cash ISA allowance, I will be unable to invest the remainder of my Cash ISA allowance in the same or another Cash ISA in 2009/2010.
(c) If applicable, I apply to subscribe for a Cash ISA for the tax year 2010/2011. I have not and will not subscribe to another Cash ISA for the tax year 2010/2011. I have not subscribed, and will not subscribe, more than the overall subscription limit (currently £10,200) in total to a Cash ISA and a stocks and shares ISA in the tax year 2010/2011. I have not subscribed, and will not subscribe, more than the cash ISA subscription limit (currently £5,100) to one Cash ISA. I am also aware that if I subscribe for less than the maximum increased Cash ISA allowance, I will be unable to invest the remainder of my Cash ISA allowance in the same or another Cash ISA in 2010/2011.
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform the Account Manager if I cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties; and
- I agree that any interest earned on my Initial Investment prior to the Issue Date will be retained for the benefit of the Account Manager.

I authorise the Account Manager:

- to hold my cash subscription, ISA investments, interest and other rights or proceeds in respect of those investments and any other cash; and
 - to make on my behalf any claims to relief from tax in respect of ISA investments.
- I advise that I wish to receive statements on my Account annually.

Please note that your investment in the Plan will be a deposit with Credit Suisse International.

The Plan has a fixed Investment Term and the full repayment of capital only applies if the Plan is held for the full term. Any Early Termination Amount will be your Initial Investment less an Early Exit Fee (and transfer charges if applicable).

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the Plan Specific Terms & Conditions and the General Terms & Conditions (CSi Version 5: January 2010) (together the Full Terms & Conditions) carefully before signing the declaration. If you do not understand any point please ask for further information. Note in the event of any conflict between the General Terms & Conditions and the Plan Specific Terms & Conditions, the latter shall apply.

I declare that this Application Form has been completed accurately to the best of my knowledge and belief.

Signature

Date

DD|MM|YY|YY

Joint account holder if applicable (Direct Deposit only)

Signature

Date

DD|MM|YY|YY

For staff use only - Regulatory Introducer Certificate Please tick as appropriate

1. The Applicant(s) and/or any associated authorised signatories is(are) (an) existing customer(s) of the Distributor and has(ve) been verified in accordance with the relevant UK Money Laundering rules and regulations. Their account number(s) is(are):

Account Number

Date account opened

Account Number

Date account opened

DD|MM|YY|YY

DD|MM|YY|YY

DD|MM|YY|YY

DD|MM|YY|YY

OR

2. The Applicant(s) and/or any associated authorised signatories is(are) not (an) existing customer(s) of the Distributor. The Account Manager is required to ask for evidence of their identity(ies) (Please see "4" under Important Information)

For staff use only -

Staff Name:

Customer Reference Number:

FSA Number: 157223

Employee No:

App 1:

For Account Manager use only:

Signature:

App 2:

Plan No.

Date:

Branch:

Branch Code:

DD|MM|YY|YY

Important Information:

- By disclosing your personal and other information on this application, you consent and authorise the manual and electronic obtaining, processing, disclosing and transfer of your personal and other information, including the transfer of information to countries outside of the EEA by the Account Manager, its Affiliates and other third parties for the purposes of managing your account or as may be required under or pursuant to any applicable, conferred or imposed law or regulation or as requested by any authority or by its auditors. Countries (outside of the EEA) may not have the same data protection laws providing the same level of protection as those in the EEA and therefore your information will only be processed in accordance with the applicable legislation.
- By disclosing your personal and other information on this application, you consent and authorise the Account Manager and its Affiliates to disclose to each other, and where applicable, to any agent (including any legal advisers or auditors), contractor, or third party on a need to know basis, any information regarding you. For the avoidance of doubt, but without limitation, any such disclosure may include the transfer of data for the purpose of warehousing appropriate information within a single jurisdiction, including a jurisdiction outside of the EEA, in order to coordinate and make more accessible to you the services of the Account Manager and its Affiliates.
- By disclosing your personal information on this application, you consent to your personal and other information being disclosed to and processed (both manually and electronically) by the Distributor and consent to the Distributor using it to inform you by letter, telephone, or email about any products or services offered by it and selected third parties.

If you do NOT want the Distributor to contact you, please tick the relevant box: Do NOT contact me/us.

The Account Manager will not otherwise disclose your personal information to third parties without your express consent except for the purpose of processing your application, managing your account(s) and as required by law or regulation.

The Account Manager operates and is registered in accordance with the Data Protection Act 1998. To change or to request a copy of your personal information, please contact the Account Manager. A request for a copy of your personal information may be subject to payment of a fee.

- Money Laundering Regulations 2007: Under the regulations, there is a legal requirement to prove the identity of people who wish to make an investment. You may therefore be asked for some evidence of your identity. This will normally be a passport, driving licence or similar form of identity check together with proof of address from a recent gas bill, electricity bill or similar or could be verified using a Credit Reference Agency.

3. Declaration and Authority

I apply to subscribe for the Plan. I declare that:

1. all subscriptions made belong to me;
2. I am 18 years of age or over;
3. (a) For investors who were NOT born on or before 5 April 1960: I have not subscribed, and will not subscribe, more than the overall subscription limit (currently £7,200) in total to a Cash ISA and a stocks and shares ISA in the same tax year. I have not subscribed, and will not subscribe, more than the cash ISA subscription limit (currently £3,600) to one Cash ISA.
- (b) For investors who WERE born on or before 5 April 1960: I have not subscribed, and will not subscribe, more than the overall subscription limit (currently £10,200) in total to a Cash ISA and a stocks and shares ISA in the same tax year. I have not subscribed, and will not subscribe, more than the cash ISA subscription limit (currently £5,100) to one Cash ISA.
4. I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform the Account Manager if I cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties; and
5. I agree that any interest earned on my Initial Investment prior to the Issue Date will be retained for the benefit of the Account Manager.

I authorise the Account Manager:

1. to hold my cash subscription, ISA investments, interest and other rights or proceeds in respect of those investments and any other cash; and
2. to make on my behalf any claims to relief from tax in respect of ISA investments.

I advise that I wish to receive statements on my Account annually.

Please note that your investment in the Plan will be a deposit with Credit Suisse International.

The Plan has a fixed Investment Term and the full repayment of capital only applies if the Plan is held for the full term. Any Early Termination Amount will be your Initial Investment less an Early Exit Fee (and transfer charges if applicable).

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the Plan Specific Terms & Conditions and the General Terms & Conditions (CSi Version 5: January 2010) (together the Full Terms & Conditions) carefully before signing the declaration. If you do not understand any point please ask for further information. Note in the event of any conflict between the General Terms & Conditions and the Plan Specific Terms & Conditions, the latter shall apply.

I declare that this Application Form has been completed accurately to the best of my knowledge and belief.

Signature	Date D D M M Y Y Y Y
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For staff use only - Regulatory Introducer Certificate Please tick as appropriate

1. The Applicant(s) and/or any associated authorised signatories is(are) (an) existing customer(s) of the Distributor and has(ve) been verified in accordance with the relevant UK Money Laundering rules and regulations. Their account number(s) is(are):

Account Number	Date account opened	Account Number	Date account opened
	D D M M Y Y Y Y		D D M M Y Y Y Y

OR

2. The Applicant(s) and/or any associated authorised signatories is(are) not (an) existing customer(s) of the Distributor. The Account Manager is required to ask for evidence of their identity(ies) (Please see "4" under Important Information)

For staff use only -

Staff Name:	Customer Reference Number:	FSA Number:	157223
Employee No:	App 1:	For Account Manager use only:	
Signature:	App 2:	Plan No.	
Date:	Branch:	Branch Code:	
D D M M Y Y Y Y			

Name of your existing Cash ISA and name and address of the ISA manager

<div style="text-align: center; margin-top: 40px;">Postcode</div>
ISA Manager Tel No

Account nos. of existing Cash ISAs

Signature
Date D D M M Y Y Y Y

I would like to transfer EITHER:

- The full value*** of my Cash ISA for the **tax year 2009/2010; and/or**
- The full value*** of my Cash ISA from **previous tax years;**
- OR **Part of the value*** of my Cash ISA from **previous tax years**

£	Approximate value
£	Approximate value
£	Exact value

Total value £ Minimum £3,000

* 'Full value' means both initial investment and interest accrued. 'Part of the value' means the amount stated in the accompanying box. Partial transfers of Cash ISAs from previous tax years are allowed, subject to the Terms & Conditions of the ISA at the original institution. Please check with your existing provider.

Existing ISA Manager Instructions:

1. I instruct the Manager of the ISA shown above to provide to the Account Manager any information the Account Manager may require in relation to the ISA and to sell the ISA assets and send a cheque for the proceeds payable to: **'Credit Suisse GCPA25 Client A/C reference (your name)'** at: Credit Suisse Admin Centre BNYM, PO Box 105995, Brentwood, CM14 9FU by 16 April 2010. If there should be any problems please contact Credit Suisse Admin Centre on 0844 892 2206.
2. All interest and tax credits arising after the transfer should be made payable directly to me.

Can I change my mind?

You will have 14 days from the date of receipt of details of your cancellation rights to change your mind and cancel your investment.

Following the 14 day period any early encashment will result in an Early Exit Fee (including in the event of death) and so you will get back less than you initially invested.

Please see the General Terms & Conditions for details relating to your cancellation rights (clause 5) and early encashment (clause 6).

What happens if I die prior to the Plan Maturity Date?

Your Account may lose its ISA status (if applicable). Your Account can be left to run to maturity as outlined below with no fee charged.

If the Account is held in

- your sole name, your Account may be transferred by your personal representative into the name(s) of your beneficiaries.
- joint names where one of the account holders dies, the Account may be transferred into the survivor's sole name.

Alternatively the Account may be terminated with the proceeds being the Early Termination Amount as outlined in the General Terms & Conditions.

What happens following the Plan Maturity Date?

You will receive the full repayment of your Initial Investment plus any applicable return (including any bonus, if applicable). You will be contacted prior to the Plan Maturity Date to determine what you wish to do with the proceeds of your Account.

What if I am dissatisfied?

In the case of a complaint about any aspect of the Plan, please contact the Account Manager. If your complaint is not dealt with to your satisfaction you can contact the Financial Ombudsman Service. Please see clause 3 of the General Terms & Conditions for more details.

Taxation

Cash ISAs (including transfers)

- Returns are free from UK Tax.

Direct Deposit Accounts

- Returns will be taxable income in the year that it is paid and will be subject to tax at your marginal rate. Any such return will be made net of tax deducted at source at the basic rate (currently 20%).
- If you are a higher rate tax payer you will have a further 20% liability to HM Revenue and Customs. Basic rate tax payers will have no further liability to tax.

If you have provided a valid declaration on the HM Revenue and Customs form R85, the full amount of interest will be paid without a deduction of tax. Any such forms should be submitted with the initial Application Form to the Account Manager.

Please note that the favourable tax treatment of ISAs may change in the future. For further details generally, please read the accompanying General Terms & Conditions (CSi Version 5: January 2010) document under the headings "Taxation" and "General Risk Factors".

Whether you can benefit from gross, net or tax free interest is dependent on your own personal circumstances and tax status and so may be subject to change in the future.

Financial Services Compensation Scheme

The Deposit Taker is a participant in the Financial Services Compensation Scheme (FSCS) established under the Financial Services and Markets Act 2000. The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most deposits denominated in Sterling, Euro and other European Economic Area currencies made with the offices of the bank within the European Economic Area are covered by different levels of protection for other investments covered by the FSCS. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each. The £50,000 limit relates to the combined amount of the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask the Deposit Taker, refer to the FSCS website www.fscs.org.uk or call 0800 678 1100.



HELPLINE: 0845 601 3344

† The Plan is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") or by the London Stock Exchange Plc (the "Exchange") or by the Financial Times Limited ("FT") and neither FTSE nor the Exchange nor FT makes any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Index and/or the figure at which the Index stands at any particular time on any particular day or otherwise. The Index is compiled and calculated solely by FTSE. However, neither FTSE nor the Exchange nor FT shall be liable (whether in negligence or otherwise) to any person for any error in the Index and neither FTSE nor the Exchange nor FT shall be under any obligation to advise any person of any error therein. 'FTSE®', 'FT-SE®' and 'Footsie®' are trademarks of the Exchange and the FT and are used by FTSE under licence.

Issued and approved by Credit Suisse International (the Account Manager), registered No 2500199, England and Wales. Credit Suisse International is authorised and regulated by the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS and is entered on the FSA register with FSA Registration No. 146702 and has a registered address at One Cabot Square, London, E14 4QJ. As at 31 December 2008, Credit Suisse International had called up share capital and reserves in excess of U.S.\$9.2 billion.

The main business of the Account Manager is banking focused on the trading of financial products and the provision of comprehensive treasury and risk management product services to clients globally. The Account Manager does not offer investment advice or make any recommendation regarding investments.

Cambridge Building Society has a registered address at Head Office Administration Centre, PO Box 232, 51 Newmarket Road, Cambridge, Cambridgeshire, CB5 8FF and is authorised and regulated by the Financial Services Authority, 25 the North Colonnade, Canary Wharf, London E14 5HS. FSA registration No. 157223. The main business of the Distributor is the provision of residential mortgages and retail savings products to new and existing members.