

Class Action Summary

Foreign Exchange Benchmark Rates Antitrust Class Action

(This summary pertains only to the ongoing litigation against the Credit Suisse Defendants)

This is not an official Court Notice. Information contained in this Summary is subject to change.

If you entered into a FX Instrument from **December 1, 2007 to December 31, 2013**,
an antitrust class action lawsuit alleging price fixing may affect you.

Credit Suisse Litigation Class Members: All persons who, between December 1, 2007 and December 31, 2013, entered into a total of 10 or more FX spot, forward, and/or swap trades directly with one or more Defendants (listed below) in the 52 Affected Currency Pairs (currencies that are purchased and sold in pairs, such as EUR/USD) via voice or on a single-bank platform (such as Barx, PrimeTrade, Neo, Velocity, and Autobahn) where Defendants provided liquidity and such persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, traded in the United States or its territories. This Litigation Class definition excludes: trades conducted over multi-bank platforms (such as EBS, Reuters, Hotspot, and Currenex); exchange-traded instruments (such as FX futures contracts or options on FX futures); transactions in which the class member provided liquidity to the Defendant; transactions in currencies other than the 52 Affected Currency Pairs; transactions that resulted from resting orders; transactions at benchmark rates; and transactions between a Defendant's foreign desk and a U.S. domiciliary operating abroad.

"Defendants": The Defendants include: 1) Credit Suisse AG; Credit Suisse Group AG and Credit Suisse Securities (USA) LLC (collectively, the "Credit Suisse Defendants"); and the following **"Settling Defendants":** 2) Barclays Bank PLC and Barclays Capital Inc. (collectively, "Barclays"); 3) BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp. and BNP Prime Brokerage, Inc. (collectively, "BNP Paribas"); 4) Citigroup Inc., Citibank, N.A., Citicorp and Citigroup Global Markets Inc. (collectively, "Citigroup"); 5) The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. (collectively, "Goldman Sachs"); 6) HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A. and HSBC Securities (USA) Inc. (collectively, "HSBC"); 7) JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. (collectively, "JPMorgan"); 8) The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC and RBS Securities Inc. (collectively, "RBS"); 9) UBS AG, UBS Group AG and UBS Securities LLC. (collectively, "UBS"); 10) The Bank of Tokyo Mitsubishi UFJ Ltd. ("BTMU"); 11) Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, and Fenner & Smith Incorporated (collectively, "Bank of America"); 12) Deutsche Bank Securities Inc. and Deutsche Bank AG (collectively, "Deutsche Bank"); 13) Morgan Stanley, Morgan Stanley & Co. LLC and Morgan Stanley & Co. International PLC (collectively, "Morgan Stanley"); 14) RBC Capital Markets LLC ("RBC"); 15) Société Générale S.A. ("Soc Gen"); and 16) Standard Chartered Bank ("Standard Chartered").

The Settlements: Settlements in the aggregate amount of \$2,310,275,000 have been reached with the Settling Defendants. The claim filing deadline to participate in those settlements was May 16, 2018. The information provided below has no effect on those settlements.

Information Relevant to the Litigation Class: Commencing in November 2013, lawsuits were filed alleging that several of the Defendants engaged in a conspiracy to manipulate foreign exchange rates in violation of federal antitrust laws. The Credit Suisse Defendants are continuing to litigate, and, in that connection, the Court certified the Litigation Class for purposes of trial to determine only whether there was a conspiracy to widen spreads in the spot market and, if so, the Credit Suisse Defendants' participation in that conspiracy (the "Threshold Issues"). If the Threshold Issues are decided in favor of the Class at trial, then, to recover from the Credit Suisse Defendants monetary damages, Litigation Class members must bring against the Credit Suisse Defendants individual lawsuits. However, it is still possible that additional funds may become available to the Litigation Class as the result of a future settlement. FRS will update this Summary as the case progresses and new information becomes available.

Class Counsel or the Class Administrator may be contacted for additional settlement information.

You also may visit the Court-approved website once one is made available.

Please understand that you have the right to file on your own.

To learn more about our services, visit www.FRSCO.com

The Services FRS Provides: Financial Recovery Strategies (FRS) is a class action claims management consultant; we are not a court appointed claims administrator or class counsel. If you hire FRS, FRS will work within your guidelines to manage the claims process. The services that FRS provides include the following: (i) notifying you when we believe that you may be eligible to participate in settlements likely to be valuable to you; (ii) endeavoring to enhance the likelihood that all of your eligible business units (e.g., subsidiaries, divisions, acquisitions and divestitures) are included in the claims process; (iii) to reduce the support needed from your in-house staff, providing advice on what, if any, documents need to be collected and maintained, and, when requested, assisting in that effort; (iv) when required documents are not available or are too burdensome to collect, attempting to develop innovative alternatives to satisfy documentation requirements and striving to obtain approval of those alternatives; (v) preparing, assembling and submitting your claim package, and managing it throughout the claims processing phase, including working with you to address any concerns or questions claims administrators may have; (vi) providing regular updates on the recovery process; (vii) reviewing your payment to assure that it has not been under calculated; and (viii) following up with you to assure that your recovery check is deposited. FRS's recovery specialists are always available to answer any questions you may have.

How to Retain FRS: If you wish to hire FRS to file and manage a claim on your behalf, you must return a signed Claims Management Agreement and a signed Authority to File and Manage Claims. Before doing so, it is important that you understand their terms and make sure that all information about you is correct.