

Annex IV of the Investment Conditions: Sustainability-related disclosures

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product name: Credit Suisse Money Market Fund - CHF
Legal entity identifier: 529900TP4U8AI1HKM51

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

Yes

It will make a minimum of **sustainable investments with an environmental objective:** ___%

in economic activities that qualify as environmentally sustainable under the EU Taxonomy

in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

It will make a minimum of **sustainable investments with a social objective:** ___%

No

It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of ___% of sustainable investments

with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy

with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

with a social objective

It promotes E/S characteristics, but **will not make any sustainable investments**

What environmental and/or social characteristics are promoted by this financial product?

This sub-fund integrates environmental, social and governance information (the "ESG Factors") into the investment decision process (ESG Integration), does not invest in certain companies based on a set of norms-, values-, and business conduct-based exclusion rules (ESG Exclusions) and engages with investee companies (Engagement).

It does not use a reference benchmark for the purpose of attaining the environmental and/or social characteristics.

Please find further information on ESG Integration, ESG Exclusions and Engagement below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg



Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not lay down a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

Sustainability indicators measure how the environmental or social characteristics promoted by the financial product are attained.



Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

- *What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?*

The sub-fund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to CSAM ESG Exclusions
- Proprietary Fixed Income ESG Signal

- *What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives*

Not applicable

- *How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?*

Not applicable

- *How have the indicators for adverse impacts on sustainability factors been taken into account?*

Not applicable

- *How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details*

Not applicable

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.

The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.



Does this financial product consider principal adverse impacts on sustainability factors?

- Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this sub-fund through the application of the CSAM PAI Framework.

The CSAM PAI Framework makes use of a combination of approaches to consider the PAI Indicators according to SFDR RTS Annex 1, Table 1. PAI Indicators are considered by means of pre-trade investment restrictions, post-trade activities and portfolio exposure monitoring. The applicability of these means depends on the nature of the indicator, as well as on the specific context of the investment that is causing the adverse impact. The degree and the way the PAI Indicators are considered, depend on various factors, such as on the type of investment fund or strategy, asset class, and availability of reliable data.

- No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

Please refer to the sub-fund section in the Annex I of the Investment Conditions for details on the investment objective and investment policy.

To attain the environmental or social characteristics promoted by this sub-fund, this sub-fund applies ESG Exclusions, ESG Integration and Engagement as described in the Credit Suisse Asset Management Sustainable Investing Policy explained in Chapter 2.4.2 “Sustainable Investing” of the Investment Conditions.

The ESG Integration process for this sub-fund follows the following steps:

- Identification of material ESG Factors

The Portfolio Manager uses materiality frameworks to identify those ESG Factors that are relevant to the given fixed income investment strategy. Materiality frameworks are concepts that help to identify sustainability-related issues and opportunities that are likely to affect the financial condition or operating performance of potential investee companies within an industry.

Materiality of ESG Factors and ESG Factors included in the investment process may change over time.

- ESG security analysis

Based on the identified material ESG Factors, the Portfolio Manager performs security research on ESG Factors across the sub-fund’s investment universe. The Portfolio Manager makes use of ESG ratings from third-party service providers and may combine them with CSAM’s proprietary analyses and information. These may include ESG-related news, ESG ratings and scores, ESG-related controversies, and ESG trends.

To integrate ESG Factors into the security analysis, the Portfolio Manager calculates an ESG-adjusted credit view for the issuers in the fixed income sub-fund’s universe. The ESG-

adjusted credit view is based on the traditional credit rating of an issuer combined with this issuer's ESG rating. The Portfolio Manager applies a proprietary methodology to systematically combine the issuer's traditional credit rating with its ESG rating in order to derive an ESG-adjusted credit rating. The ESG-adjusted credit rating results in a fundamental view on each issuer and enables the Portfolio Manager to compare securities on an ESG-adjusted basis and to evaluate whether to keep certain securities in the portfolio or to sell them during the security selection and portfolio implementation stage. ESG-adjusted credit ratings are updated as soon as an update of the underlying traditional credit rating or ESG rating becomes available.

- **Security selection and portfolio implementation**

The ESG-adjusted credit ratings are used by the Portfolio Manager in the bottom-up security selection process. Securities whose financial return compensates for the inherent financial and sustainability-related risks may remain eligible for investing. The position weights are derived from over- or underweighting as well as excluding securities based on the ESG-adjusted credit ratings. In this step, the Portfolio Manager combines ESG-adjusted credit ratings with established tools of traditional investing strategies to make better informed investment decisions.

- **Portfolio monitoring**

The Portfolio Manager monitors the ESG Factors daily to detect significant changes in the ESG Factors of underlying securities and regularly reassess the portfolio in order to decide whether to increase or decrease positions in the portfolio.

- *What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?*

The binding elements of the investment strategy are the principles of the Credit Suisse Asset Management Sustainable Investing Policy explained in Chapter 2.4.2 "Sustainable Investing" of the Investment Conditions. This means the Portfolio Manager applies in its investment process ESG Exclusions, ESG Integration and Engagement. Furthermore, the minimum proportions in the planned ESG asset allocation (see below) are binding.

- *What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?*

This sub-fund does not have a commitment to reduce the scope of investments by a minimum rate.

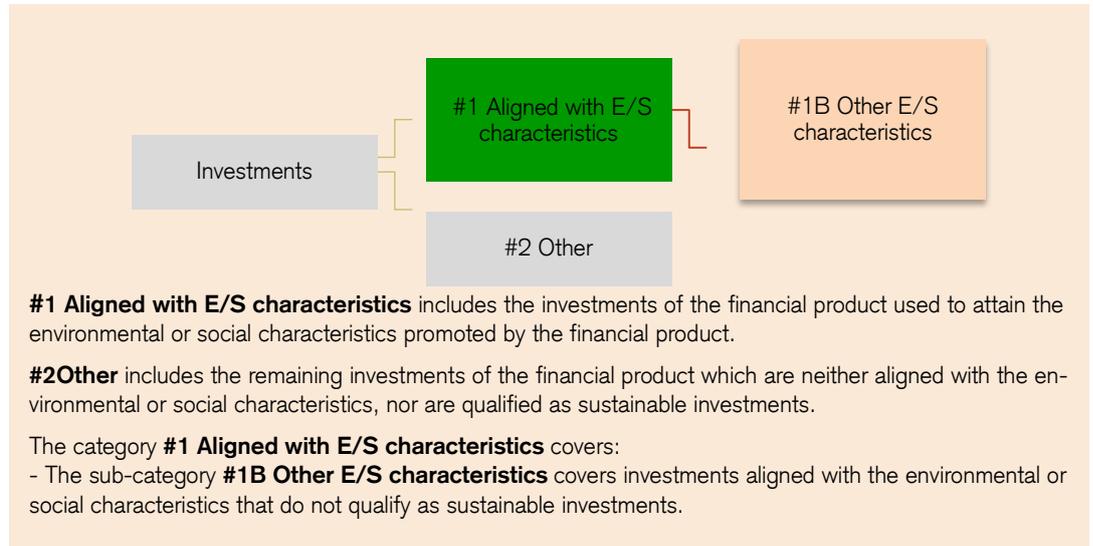
- *What is the policy to assess good governance practices of the investee companies?*

The methodology to assess good governance of investee companies includes the consideration of business-conduct exclusions, engagement activities and governance scores.

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.



What is the asset allocation planned for this financial product?



The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this sub-fund (category #1) is 70% of its total net assets.

● *How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?*

Derivatives are not primarily used to attain the environmental or social characteristics of the sub-fund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.



To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

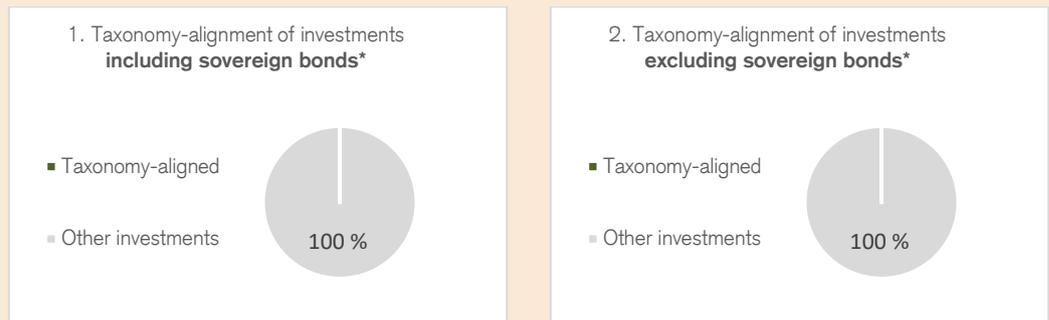
0%. This sub-fund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the sub-fund may be aligned with the EU Taxonomy.

Asset allocation describes the share of investments in specific assets.

Taxonomy-aligned activities are expressed as a share of:

- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure (CapEx)** showing the green investments made by investee companies, e.g. for a transition to a green economy.
- **operational expenditure (OpEx)** reflecting green operational activities of investee companies.

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.*



* For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures

Enabling activities directly enable other activities to make a substantial contribution to an environmental objective.

Transitional activities are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.

● **What is the minimum share of investments in transitional and enabling activities?**

The sub-fund does not define a minimum share of investments in transitional and enabling economic activities.

are sustainable investments with an environmental objective that **do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.



What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The sub-fund does not define a minimum share for sustainable investments with an environmental objective that are not aligned with the EU Taxonomy.



What is the minimum share of socially sustainable investments?

The sub-fund does not define a minimum share for sustainable investments with a social objective.



What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this sub-fund. Such investments do not have minimum environmental or social safeguards.

Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that CSAM ESG Exclusions are adhered to.



Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

The sub-fund does not use a reference benchmark for the purpose of attaining the environmental and/or social characteristics.

- *How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?*
Not applicable
- *How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?*
Not applicable
- *How does the designated index differ from a relevant broad market index?*
Not applicable
- *Where can the methodology used for the calculation of the designated index be found?*
Not applicable

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.



Where can I find more product specific information online?

More product-specific information can be found on the website:

www.credit-suisse.com/fundsearch

https://vpfs.vpfundsolutions.vpbank.com/page/productdetails?isin=LI0037728396&country=LI&investorType=institutionel&locale=en_GB#esg

Additionally, more information about the CSAM Sustainable Investing Policy can be found in Chapter 2.4.2 “Sustainable Investing” of the Investment Conditions or online at: www.credit-suisse.com/esg

More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 2.4.2 “Sustainable Investing” of the Investment Conditions

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

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Product name: Credit Suisse Money Market Fund - EUR
Legal entity identifier: 529900N0KW9C059CPZ46

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

Yes

No

It will make a minimum of **sustainable investments with an environmental objective:** ___%

in economic activities that qualify as environmentally sustainable under the EU Taxonomy

in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

It will make a minimum of **sustainable investments with a social objective:** ___%

It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of ___% of sustainable investments

with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy

with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

with a social objective

It promotes E/S characteristics, but **will not make any sustainable investments**

What environmental and/or social characteristics are promoted by this financial product?

This sub-fund integrates environmental, social and governance information (the "ESG Factors") into the investment decision process (ESG Integration), does not invest in certain companies based on a set of norms-, values-, and business conduct-based exclusion rules (ESG Exclusions) and engages with investee companies (Engagement).

It does not use a reference benchmark for the purpose of attaining the environmental and/or social characteristics.

Please find further information on ESG Integration, ESG Exclusions and Engagement below in the question "What investment strategy does this financial product follow?" and online at www.credit-suisse.com/esg

Sustainability indicators measure how the environmental or social characteristics promoted by the financial product are attained.



● *What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?*

The sub-fund uses the following sustainability indicators:

- ESG Rating
- Environmental Pillar Score
- Social Pillar Score
- Governance Pillar Score
- ESG Controversies Flag
- Adherence to CSAM ESG Exclusions
- Proprietary Fixed Income ESG Signal

● *What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives*

Not applicable

● *How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?*

Not applicable

— *How have the indicators for adverse impacts on sustainability factors been taken into account?*

Not applicable

— *How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details*

Not applicable

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.

The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.



Does this financial product consider principal adverse impacts on sustainability factors?



Yes, principal adverse impacts on sustainability factors, as defined by SFDR, are considered by this sub-fund through the application of the CSAM PAI Framework.

The CSAM PAI Framework makes use of a combination of approaches to consider the PAI Indicators according to SFDR RTS Annex 1, Table 1. PAI Indicators are considered by means of pre-trade investment restrictions, post-trade activities and portfolio exposure monitoring. The applicability of these means depends on the nature of the indicator, as well as on the specific context of the investment that is causing the adverse impact. The degree and the way the PAI Indicators are considered, depend on various factors, such as on the type of investment fund or strategy, asset class, and availability of reliable data.



No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

Please refer to the sub-fund section in the Annex I of the Investment Conditions for details on the investment objective and investment policy.

To attain the environmental or social characteristics promoted by this sub-fund, this sub-fund applies ESG Exclusions, ESG Integration and Engagement as described in the Credit Suisse Asset Management Sustainable Investing Policy explained in Chapter 2.4.2 “Sustainable Investing” of the Investment Conditions.

The ESG Integration process for this sub-fund follows the following steps:

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The Portfolio Manager uses materiality frameworks to identify those ESG Factors that are relevant to the given fixed income investment strategy. Materiality frameworks are concepts that help to identify sustainability-related issues and opportunities that are likely to affect the financial condition or operating performance of potential investee companies within an industry.

Materiality of ESG Factors and ESG Factors included in the investment process may change over time.

- ESG security analysis

Based on the identified material ESG Factors, the Portfolio Manager performs security research on ESG Factors across the sub-fund’s investment universe. The Portfolio Manager makes use of ESG ratings from third-party service providers and may combine them with CSAM’s proprietary analyses and information. These may include ESG-related news, ESG ratings and scores, ESG-related controversies, and ESG trends.

To integrate ESG Factors into the security analysis, the Portfolio Manager calculates an ESG-adjusted credit view for the issuers in the fixed income sub-fund’s universe. The ESG-

adjusted credit view is based on the traditional credit rating of an issuer combined with this issuer's ESG rating. The Portfolio Manager applies a proprietary methodology to systematically combine the issuer's traditional credit rating with its ESG rating in order to derive an ESG-adjusted credit rating. The ESG-adjusted credit rating results in a fundamental view on each issuer and enables the Portfolio Manager to compare securities on an ESG-adjusted basis and to evaluate whether to keep certain securities in the portfolio or to sell them during the security selection and portfolio implementation stage. ESG-adjusted credit ratings are updated as soon as an update of the underlying traditional credit rating or ESG rating becomes available.

- **Security selection and portfolio implementation**

The ESG-adjusted credit ratings are used by the Portfolio Manager in the bottom-up security selection process. Securities whose financial return compensates for the inherent financial and sustainability-related risks may remain eligible for investing. The position weights are derived from over- or underweighting as well as excluding securities based on the ESG-adjusted credit ratings. In this step, the Portfolio Manager combines ESG-adjusted credit ratings with established tools of traditional investing strategies to make better informed investment decisions.

- **Portfolio monitoring**

The Portfolio Manager monitors the ESG Factors daily to detect significant changes in the ESG Factors of underlying securities and regularly reassess the portfolio in order to decide whether to increase or decrease positions in the portfolio.

- *What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?*

The binding elements of the investment strategy are the principles of the Credit Suisse Asset Management Sustainable Investing Policy explained in Chapter 2.4.2 "Sustainable Investing" of the Investment Conditions. This means the Portfolio Manager applies in its investment process ESG Exclusions, ESG Integration and Engagement. Furthermore, the minimum proportions in the planned ESG asset allocation (see below) are binding.

- *What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?*

This sub-fund does not have a commitment to reduce the scope of investments by a minimum rate.

- *What is the policy to assess good governance practices of the investee companies?*

The methodology to assess good governance of investee companies includes the consideration of business-conduct exclusions, engagement activities and governance scores.

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

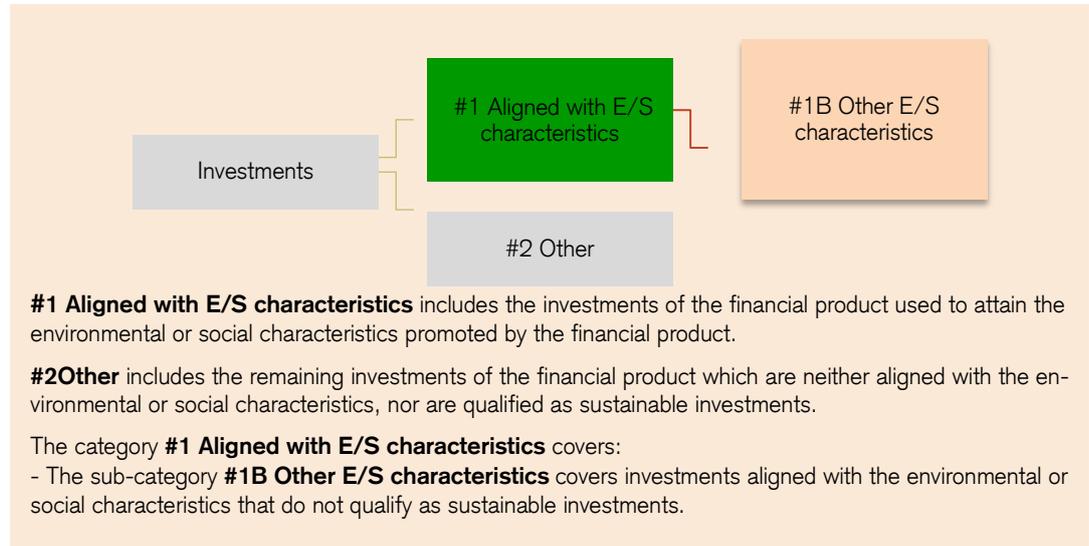


What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

Taxonomy-aligned activities are expressed as a share of:

- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- **operational expenditure** (OpEx) reflecting green operational activities of investee companies.



The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this sub-fund (category #1) is 70% of its total net assets.

● *How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?*

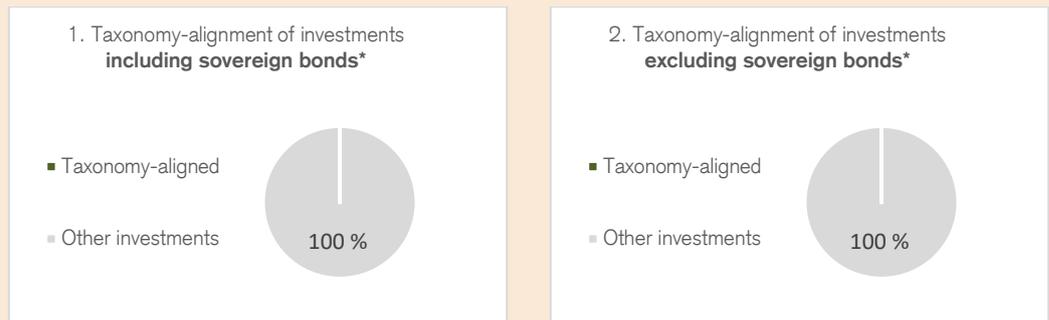
Derivatives are not primarily used to attain the environmental or social characteristics of the sub-fund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an or as an additional source of return.



To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This sub-fund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the sub-fund may be aligned with the EU Taxonomy.

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.*



* For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures

● **What is the minimum share of investments in transitional and enabling activities?**

The sub-fund does not define a minimum share of investments in transitional and enabling economic activities.

● **What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?**

The sub-fund does not define a minimum share for sustainable investments with an environmental objective that are not aligned with the EU Taxonomy.

● **What is the minimum share of socially sustainable investments?**

The sub-fund does not define a minimum share for sustainable investments with a social objective.

● **What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?**

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this sub-fund. Such investments do not have minimum environmental or social safeguards.

Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that CSAM ESG Exclusions are adhered to.

Enabling activities directly enable other activities to make a substantial contribution to an environmental objective.

Transitional activities are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.

are sustainable investments with an environmental objective that **do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.



Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

The sub-fund does not use a reference benchmark for the purpose of attaining the environmental and/or social characteristics.

- *How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?*
Not applicable
- *How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?*
Not applicable
- *How does the designated index differ from a relevant broad market index?*
Not applicable
- *Where can the methodology used for the calculation of the designated index be found?*
Not applicable

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.



Where can I find more product specific information online?

More product-specific information can be found on the website:

www.credit-suisse.com/fundsearch

https://vpfs.vpfundsolutions.vpbank.com/page/productdetails?isin=LI0037729428&country=LI&investorType=institutionel&locale=en_GB#esg

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Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product name: Credit Suisse Money Market Fund - USD

Legal entity identifier: 529900O5OHABQURKEP11

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

Yes

No

It will make a minimum of **sustainable investments with an environmental objective:** ___%

in economic activities that qualify as environmentally sustainable under the EU Taxonomy

in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

It will make a minimum of **sustainable investments with a social objective:** ___%

It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of ___% of sustainable investments

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It promotes E/S characteristics, but **will not make any sustainable investments**

What environmental and/or social characteristics are promoted by this financial product?

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The sub-fund uses the following sustainability indicators:

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- Environmental Pillar Score
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- Adherence to CSAM ESG Exclusions
- Proprietary Fixed Income ESG Signal

- ***What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives***

Not applicable

- ***How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?***

Not applicable

- ***How have the indicators for adverse impacts on sustainability factors been taken into account?***

Not applicable

- ***How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details***

Not applicable

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.

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No

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

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Materiality of ESG Factors and ESG Factors included in the investment process may change over time.

- ESG security analysis

Based on the identified material ESG Factors, the Portfolio Manager performs security research on ESG Factors across the sub-fund’s investment universe. The Portfolio Manager makes use of ESG ratings from third-party service providers and may combine them with CSAM’s proprietary analyses and information. These may include ESG-related news, ESG ratings and scores, ESG-related controversies, and ESG trends.

To integrate ESG Factors into the security analysis, the Portfolio Manager calculates an ESG-adjusted credit view for the issuers in the fixed income sub-fund’s universe. The ESG-

adjusted credit view is based on the traditional credit rating of an issuer combined with this issuer's ESG rating. The Portfolio Manager applies a proprietary methodology to systematically combine the issuer's traditional credit rating with its ESG rating in order to derive an ESG-adjusted credit rating. The ESG-adjusted credit rating results in a fundamental view on each issuer and enables the Portfolio Manager to compare securities on an ESG-adjusted basis and to evaluate whether to keep certain securities in the portfolio or to sell them during the security selection and portfolio implementation stage. ESG-adjusted credit ratings are updated as soon as an update of the underlying traditional credit rating or ESG rating becomes available.

- **Security selection and portfolio implementation**

The ESG-adjusted credit ratings are used by the Portfolio Manager in the bottom-up security selection process. Securities whose financial return compensates for the inherent financial and sustainability-related risks may remain eligible for investing. The position weights are derived from over- or underweighting as well as excluding securities based on the ESG-adjusted credit ratings. In this step, the Portfolio Manager combines ESG-adjusted credit ratings with established tools of traditional investing strategies to make better informed investment decisions.

- **Portfolio monitoring**

The Portfolio Manager monitors the ESG Factors daily to detect significant changes in the ESG Factors of underlying securities and regularly reassess the portfolio in order to decide whether to increase or decrease positions in the portfolio.

- *What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?*

The binding elements of the investment strategy are the principles of the Credit Suisse Asset Management Sustainable Investing Policy explained in Chapter 2.4.2 "Sustainable Investing" of the Investment Conditions. This means the Portfolio Manager applies in its investment process ESG Exclusions, ESG Integration and Engagement. Furthermore, the minimum proportions in the planned ESG asset allocation (see below) are binding.

- *What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?*

This sub-fund does not have a commitment to reduce the scope of investments by a minimum rate.

- *What is the policy to assess good governance practices of the investee companies?*

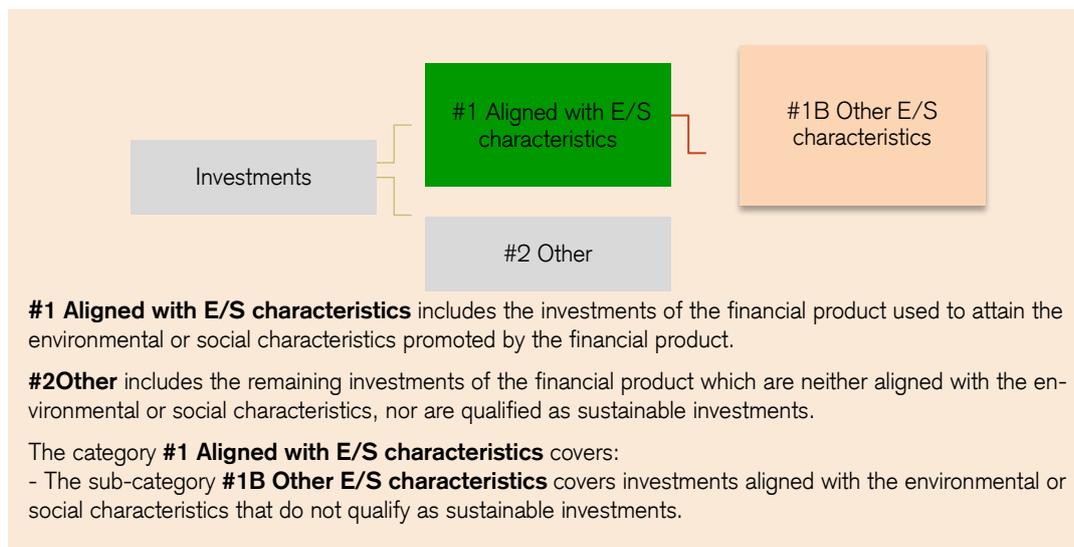
The methodology to assess good governance of investee companies includes the consideration of business-conduct exclusions, engagement activities and governance scores.

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.



What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.



Taxonomy-aligned activities are expressed as a share of:

- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- **operational expenditure** (OpEx) reflecting green operational activities of investee companies.

The planned minimum proportion of investments used to meet the environmental or social characteristics promoted by this sub-fund (category #1) is 70% of its total net assets.

- ***How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?***

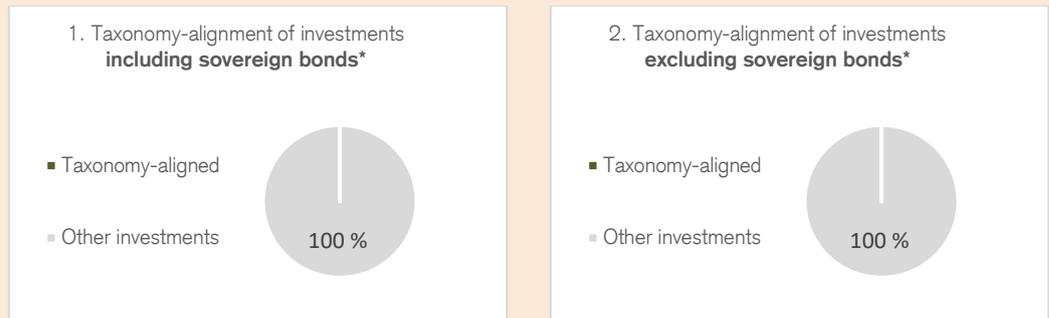
Derivatives are not primarily used to attain the environmental or social characteristics of the sub-fund. However, they may be used as efficient portfolio management tools, for cash management, for hedging purposes, or as an additional source of return.



To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

0%. This sub-fund does not commit to make EU Taxonomy aligned investments. However, certain investments made by the sub-fund may be aligned with the EU Taxonomy.

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.*



* For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures

● **What is the minimum share of investments in transitional and enabling activities?**

The sub-fund does not define a minimum share of investments in transitional and enabling economic activities.



are sustainable investments with an environmental objective that **do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.



What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The sub-fund does not define a minimum share for sustainable investments with an environmental objective that are not aligned with the EU Taxonomy.



What is the minimum share of socially sustainable investments?

The sub-fund does not define a minimum share for sustainable investments with a social objective.



What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments such as cash, derivatives and structured product may fall under "#2 Other" since such instruments do not contribute to the E/S characteristics of this sub-fund. Such investments do not have minimum environmental or social safeguards.

Investments may furthermore fall under "#2 Other" if insufficient ESG-related information is available. This applies in particular to asset classes for which ESG Factors are insufficiently defined at present or not sufficient ESG related information is available. Where possible, minimum environmental or social safeguards apply to the underlying securities by ensuring that CSAM ESG Exclusions are adhered to.



Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

The sub-fund does not use a reference benchmark for the purpose of attaining the environmental and/or social characteristics.

- *How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?*
Not applicable
- *How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?*
Not applicable
- *How does the designated index differ from a relevant broad market index?*
Not applicable
- *Where can the methodology used for the calculation of the designated index be found?*
Not applicable

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.



Where can I find more product specific information online?

More product-specific information can be found on the website:

www.credit-suisse.com/fundsearch

https://vpfs.vpfundsolutions.vpbank.com/page/productdetails?isin=LI0037729709&country=LI&investorType=institutionel&locale=en_GB#esg

Additionally, more information about the CSAM Sustainable Investing Policy can be found in Chapter 2.4.2 “Sustainable Investing” of the Investment Conditions or online at: www.credit-suisse.com/esg

More information about the CS SFDR Sustainable Investment Methodology can be found in Chapter 2.4.2 “Sustainable Investing” of the Investment Conditions