

Autocallable certificate on Citigroup

18% p.a. Semi-Annual Conditional Coupon - European Barrier at 70% - 4 Years and 5 Months - USD

DETAILS

Issuer	EFG Financial Products		
Guarantor	EFG International Rating: Fitch A		
Underlying	CITIGROUP INC		
Bbg Ticker	C US Equity		
Strike Level	USD 18,08		
Autocall and Coupon Level	14,464 (80% of the Strike level)		
Barrier Level	10,1248 (70% of the Strike Level)		
Conversion Ratio	55,3097		
Initial Fixing Date	14.08.08		
Payment Date	26.03.10		
Valuation Date	14.08.14		
Maturity	21.08.14		
Observation Dates	16.08.2010	14.02.2011	15.08.2011
	14.02.2012	14.08.2012	14.02.2013
	14.08.2013	14.02.2014	14.08.2014
Payment Dates	23.08.2010	21.02.2011	22.08.2011
	21.02.2012	21.08.2012	21.02.2013
	21.08.2013	21.02.2014	21.08.2014
Details	Physical Settlement		
Details	European Barrier		
	Semi-Annual Autocall Observations		
ISIN	CH0111527336		
Valoren	11152733		
SIX Symbol	not listed		

REDEMPTION

On 26.03.2010 Client pays USD 1000 (Denomination)

On each Observation Date.

If the Underlying closes above its Autocall Level

The Product is early redeemed and the Investor will receive a Cash Settlement in USD equal to: Denomination x (100% + 18%). The Product expires.

On 21.08.2014 If the product has not been early redeemed

Scenario 1: If the Underlying closes below the Barrier Trigger Level on the Valuation Date

The Investor will receive a predefined round number (i.e. Conversion Ratio) of the Underlying per Denomination. Any potential fractional Conversion Ratio entitlements (Fraction of Underlyings), will be paid in cash, based on the Final Fixing Level.

Scenario 2: If the Underlying closes at or above the Coupon Level on the Valuation Date

The Investor receives a Cash Settlement in USD equal to: Denomination x (100% + 18%).

Scenario 3: If the Underlying closes between the Barrier Level and the Coupon Trigger Level on the Valuation Date

The Investor will receive a Cash Settlement in USD equal to: Denomination

CHARACTERISTICS

Underlying

Citigroup Inc. is a diversified financial services holding company that provides a broad range of financial services to consumer and corporate customers around the world. The Company's services include investment banking, retail brokerage, corporate banking, and cash management products and services.

Opportunities

1. An Semestrial Conditional Coupon of 18%p.a.
2. Protection against 30% drop in Underlying's price
3. Barrier is only observed on the Valuation Date
4. Lower volatility than direct equity exposure
5. Secondary market as liquid as a share

Best case scenario

On the first observation date, the Underlying traded above the coupon trigger level

Redemption: Denomination + 1 Annual Coupon of 18%, product expires the 16.08.2010 (Total Return: 118%)

Risks

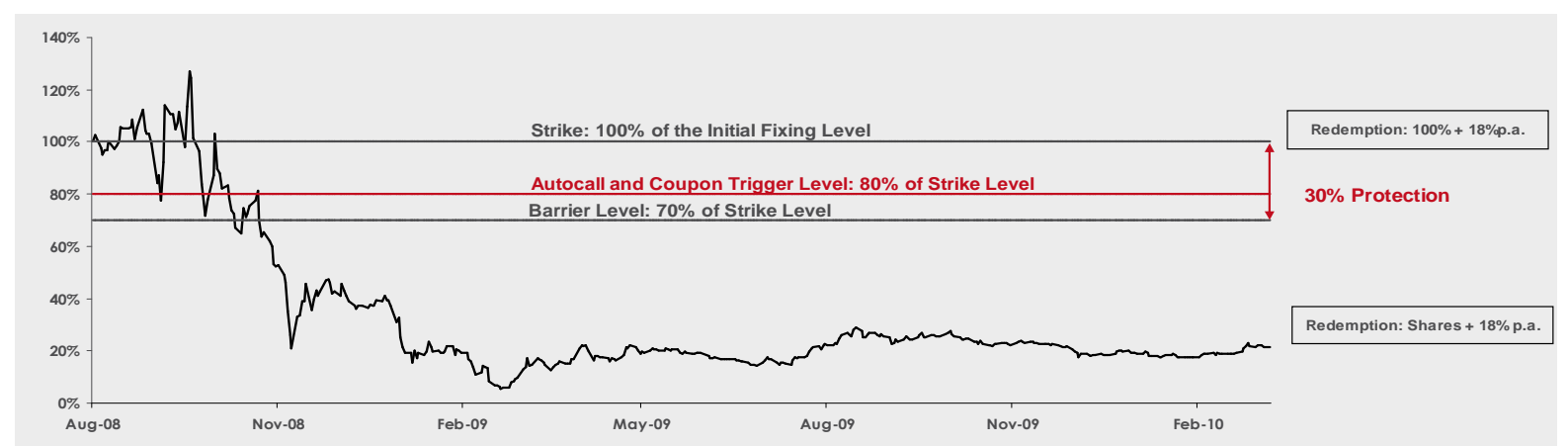
1. Exposure to volatility changes

Worst case scenario

On each observation date, the Underlying never traded below the coupon trigger level and at maturity, the underlying closes below the barrier level

Redemption: Shares of the Underlying (with Negative Performance)

HISTORICAL CHART



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