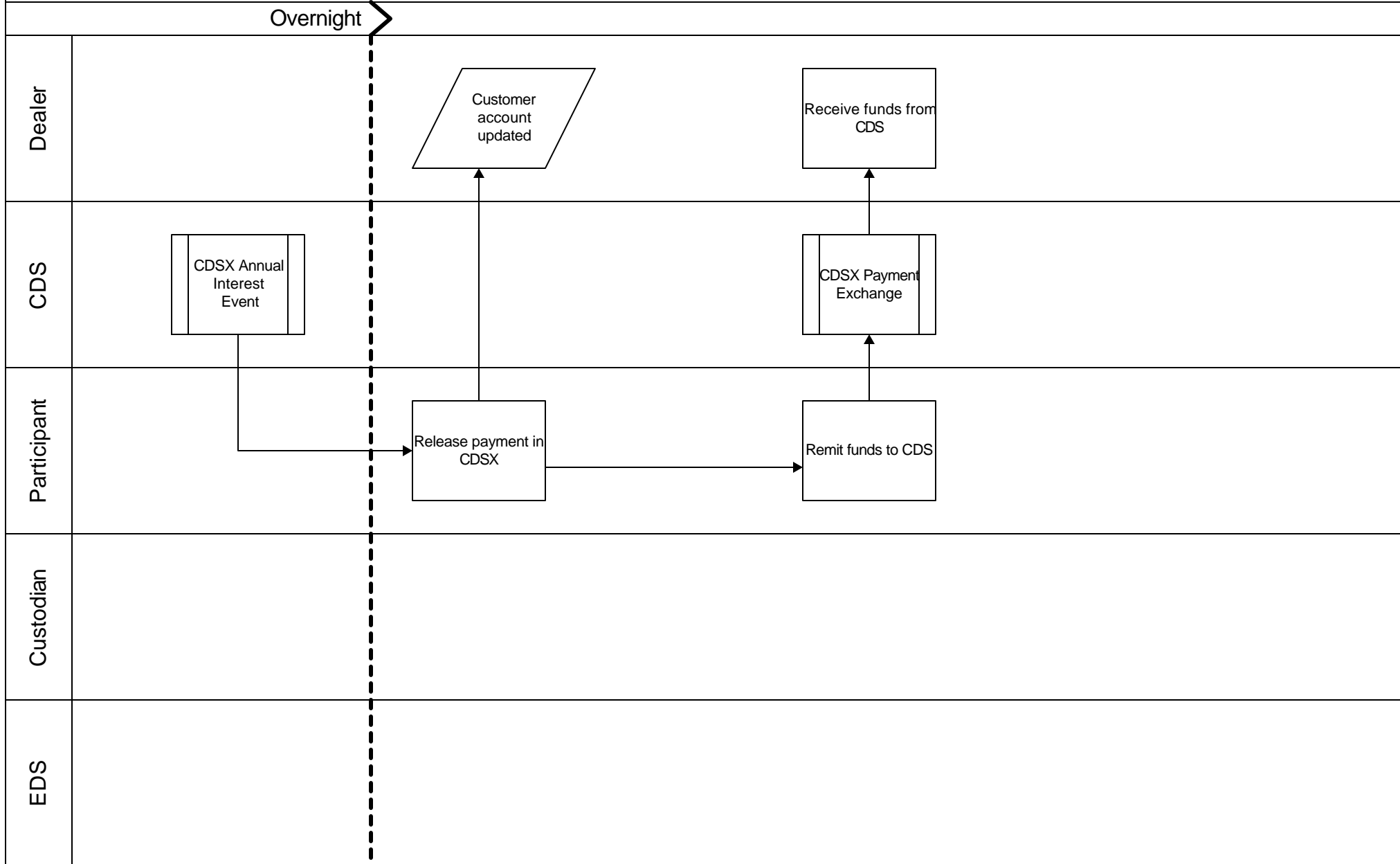


CDSX Annual Interest - Products CSB/CPB/CIB



Annual Interest is calculated once all regular processing has completed on the evening prior to payment date (i.e Oct 31st for November 1 payments). Settlement will occur on the payment date.