

New York State Department of Financial Services
Agreement on Use of the Symphony Communications Platform

WHEREAS the New York State Department of Financial Services (“DFS”) has determined that it is critical to the safety and soundness of the financial system for its regulated financial institutions to maintain records in a reliable, safe and secure manner;

WHEREAS banks and other financial institutions have invested in the development of a third-party e-communications platform engineered by Symphony Communications LLC (“Symphony”), a platform that utilizes end-to-end encryption;

WHEREAS end-to-end encryption enables the transmission of encrypted messages – including chat and instant messages – where only the sender and recipient institutions can decrypt the message using a private decryption key, and Symphony does not have the ability to decrypt the message;

WHEREAS Credit Suisse AG, New York Branch or certain of its affiliates intend to use the e-communications platform developed by Symphony employing among other features, end-to-end encryption;

NOW THEREFORE, in addition to its current retention of messages as required by law, Credit Suisse AG, New York Branch on behalf of affiliates that use the e-communications platform developed by Symphony (“Credit Suisse”) voluntarily agrees to the following:

1. Prior to using or expanding the use of the Symphony platform, Credit Suisse will require that Symphony maintains copies of all e-communications sent through the platform to or from Credit Suisse for at least 7 years.
2. For encrypted messages, Credit Suisse will store a copy of the associated decryption keys with an independent custodian or custodians, i.e. one not controlled by Credit Suisse (the “Independent Custodian”), and shall identify the Independent Custodian(s) to DFS.
3. Due to the evolving nature of technology and cyber security, after a period of no more than five years from the date of this agreement, the parties agree to discuss in good faith the impact of such developments on this agreement to determine whether any modifications are appropriate.

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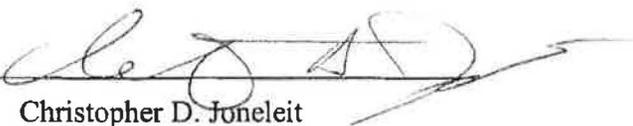
Credit Suisse AG, New York Branch

By: _____

Dave Chitty
Managing Director
New York Branch Manager
Authorized Signatory

Credit Suisse AG, New York Branch

By: _____


Christopher D. Joneleit
Director
New York Deputy Branch Manager
Authorized Signatory

New York State Department of Financial Services

By: _____

September 11, 2015

**New York State Department of Financial Services
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Credit Suisse AG, New York Branch

By:  _____

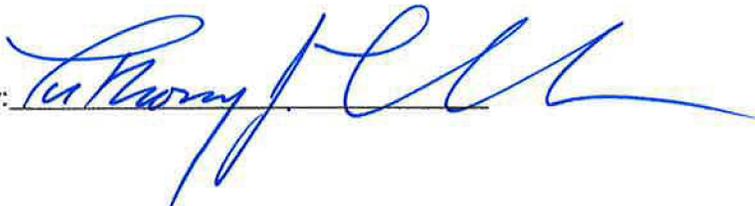
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9/14/15

September 11, 2015