

## If You Transacted in ISDAfix Instruments Between January 1, 2006 and January 31, 2014, You May Be Affected by Class Action Settlements

For the purposes of these settlements, "ISDAfix Instrument" means (i) any and all interest rate derivatives, including but not limited to any swaps, swap spreads, swap futures, variance swaps, volatility swaps, range accrual swaps, constant maturity swaps, constant maturity swap options, digital options, cash-settled swaptions, physically-settled swaptions, swapnote futures, cash-settled swap futures, steepeners, flatteners, inverse floaters, snowballs, interest rate-linked structured notes, and digital and callable range accrual notes, where denominated in USD or related to USD interest rates, and (ii) any financial instruments, products, or transactions related in any way to any USD ISDAfix Benchmark Rates, including but not limited to any instruments, products, or transactions that reference ISDAfix Benchmark Rates and any instruments, products, or transactions relevant to the determination or calculation of ISDAfix Benchmark Rates.

### THIS NOTICE

This notice is to alert you to proposed settlements reached with Defendants Bank of America, N.A.; Barclays Bank PLC and Barclays Capital Inc.; Citigroup Inc.; Credit Suisse AG, New York Branch; Deutsche Bank AG; The Goldman Sachs Group, Inc.; HSBC Bank USA, N.A.; JPMorgan Chase & Co.; Royal Bank of Scotland PLC; and UBS AG (collectively, "Settling Defendants") in a class action against the Settling Defendants and B.N.P. Paribas SA, ICAP Capital Markets LLC, Morgan Stanley & Co. LLC, Nomura Securities International, Inc., and Wells Fargo Bank, N.A. ("Non-Settling Defendants," and together with the Settling Defendants, "Defendants"). The lawsuit alleges that the Defendants engaged in anticompetitive acts that affected the market for ISDAfix Instruments in violation of Section 1 of the Sherman Act, 15 U.S.C. § 1. The lawsuit also alleges that Defendants were unjustly enriched under common law and breached ISDA Master Agreements. The lawsuit was brought by, and on behalf of, certain persons or entities (together, "Persons") who transacted in ISDAfix Instruments. The Defendants deny doing anything wrong.

Settlements have been reached with the ten Settling Defendants. The lawsuit continues against the five Non-Settling Defendants. The Settling Defendants have agreed to pay \$408.5 million (the "Settlement Fund"). The United States District Court for the Southern District of New York ("Court") authorized this notice. Before any money is paid, the Court will hold a hearing to decide whether to approve the settlements. Approval of these settlements by the Court will resolve this lawsuit in its entirety with respect to the Settling Defendants.

### WHO IS A SETTLEMENT CLASS MEMBER?

Subject to certain exceptions, the Settlement Class includes all Persons who, from January 1, 2006 through January 31, 2014, entered into, received or made payments on, settled, terminated, transacted in, or held an ISDAfix Instrument, as defined above.

If you are unsure if you are a Settlement Class member, more information, including a detailed notice, is available at [www.ISDAfixAntitrustSettlement.com](http://www.ISDAfixAntitrustSettlement.com), or by calling 1-844-789-6862 (U.S.), or +1-503-597-5526 (Int.).

### WILL I GET A PAYMENT?

If you are a member of the Settlement Class and do not opt out of the Settlement Class, you will be eligible to file a proof of Claim Form. The amount of your payment will be determined by a Plan of Distribution. Details about the Plan of Distribution are available at [www.ISDAfixAntitrustSettlement.com](http://www.ISDAfixAntitrustSettlement.com). A date for distribution of the Settlement Fund has not been set. Proof of claim forms must be submitted by **July 16, 2018**.

### WHAT ARE MY RIGHTS AS A CLASS MEMBER?

If you are a Settlement Class Member and do not opt out, you will release certain legal rights against the Settling Defendants and the Released Parties, as explained in the detailed notice and settlement agreements, available at [www.ISDAfixAntitrustSettlement.com](http://www.ISDAfixAntitrustSettlement.com). If you do not want to take part in the proposed settlements, you must opt out by **April 30, 2018**.

You may, but do not have to, comment on or object to the proposed settlements, the Plan of Distribution, or Class Counsel's application to the Court for an award of attorneys' fees, expenses, and incentive awards to the Class Plaintiffs for representing the Settlement Class. To do so, you must file your comments or objections by **April 30, 2018**.

Information on how to opt out or file comments or objections is in the detailed notice available at [www.ISDAfixAntitrustSettlement.com](http://www.ISDAfixAntitrustSettlement.com).

### WHEN IS THE FAIRNESS HEARING?

The Court will hold a hearing on **May 30, 2018, at 3:30 pm**, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, Courtroom 1105, New York, New York 10007 to consider whether to approve the proposed settlements, the Plan of Distribution, and Class Counsel's application for an award of attorneys' fees, expenses, and incentive awards to the Class Plaintiffs. You or your lawyer may ask to appear and speak at the hearing at your own expense, but you do not have to.

The Court has appointed the lawyers listed below to represent the Settlement Class in this lawsuit:

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