GUARANTEE FOR PAYMENT DEFAULT GUARANTEE NO. SGAX212-9005071

Reference is made to the implementation provisions of Schweizer Reisekasse (Reka) Genossenschaft, Neuengasse 15, 3011 Berne (hereinafter «REKA»), in respect of the "security for physical Reka-Check and Reka-Rail and/or non-personalized Rela-Card balances in excess of CHF 3’000.00 per customer". The REKA payment obligation must be secured with a bank guarantee.

We, CREDIT SUISSE (Switzerland) Ltd., 8070 Zurich, the guarantor, hereby irrevocably undertake to pay immediately on request, from the date of opening of bankruptcy proceedings or approval of a temporary moratorium on debt enforcement against REKA, irrespective of the aforementioned implementing provisions and waiving all objections and defences arising therefrom, any loss amount in excess of CHF 3’000.00 for each holder of physical issued Reka-Checks or Reka-Rail and/or non-personalized Rela money, up to a maximum (i.e. the respective claims of all beneficiaries are added together when calculating this maximum amount) of

CHF 20’000’000.00 (Swiss francs twenty million)

on presentation of the following documents:

a) payment request signed by the beneficiary, and
b) confirmation of failure to pay the loss amount in case of a temporary moratorium on debt enforcement and
c) if the amount resulting from the default of the beneficiary’s physical issued Reka-checks and Reka-Rail and non personalized Reka-Cards, is not apparent from the confirmation of failure in case of a temporary moratorium on debt enforcement:
copies of all physical issued Reka-Check and Reka-Rail and/or evidence of the according relevant numbers of the Reka-Check and Reka-Rail or in case of non-personalized Rela money a copy of the relevant account statement
d) signed confirmation of the beneficiary with the following wording: "I hereby confirm that I, as the beneficiary and beneficial owner, am entitled to receive the amount claimed under this guarantee and was entitled to this amount when bankruptcy proceedings were opened or when the approval of a temporary moratorium on debt enforcement against REKA was given respectively.
I make this confirmation in cognizance of Article 251 of the Swiss Penal Code, under which
any person is liable to punishment who, with a view to causing financial loss or damage to
the rights of another or in order to obtain an unlawful advantage for himself or another,
produces a false document, falsifies a genuine document, uses the genuine signature or
mark of another to produce a false document, falsely certifies or causes to be falsely
certified a fact of legal significance or makes use of a false or falsified document in order to
deceive."

Each payment made by us under this guarantee will have the effect of reducing our liability.

This guarantee is valid until 31 December 2025 (two thousand and twenty five) and will
automatically be renewed without any modification for a further five-year period from the
current or subsequent expiry date unless we receive written instructions from Reka no later
than 90 calendar days before the relevant expiry date, stating that Reka does not wish to
renew the guarantee. On receipt of the said instructions, our guarantee will automatically
expire in full on the applicable expiry date.

A claim is deemed to exist on receipt of the documents required under a), c), d) and b) if
applicable, sent to us at the following address:

CREDIT SUISSE (Switzerland) Ltd.
Traditional TF Products / SGAX 212
Uetlibergstrasse 231
8070 Zurich

This guarantee shall be governed by and construed in accordance with Swiss substantive
law (i.e. excluding conflict of laws rules and regulations). Exclusive place of jurisdiction for
any conflict is Zurich, Switzerland, with reserve of appeal to the Swiss Federal Court.

This guarantee enters into force as per 1 march 2021 und replaces and cancels our
guarantee no. SGAX212-9005071, dated 26 May 2020, including all amendments, if any.

In case of doubt, the text of the guarantee in german language prevails.

CREDIT SUISSE (Switzerland) Ltd.