

Termsheet

TRACKER CERTIFICATES
 SSPA PRODUCT TYPE: 210

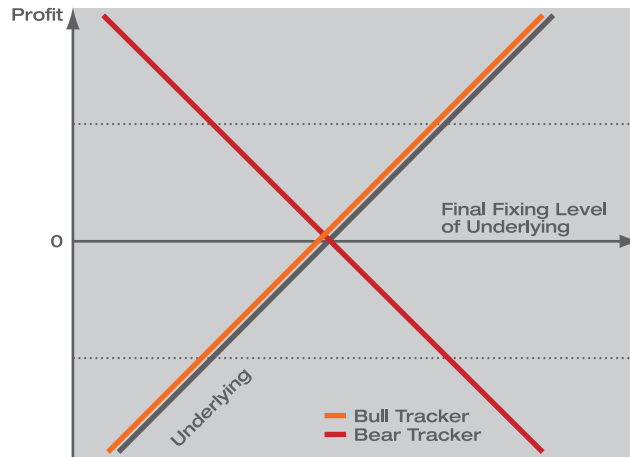
Tracker Certificates on the SXI Life Sciences® Total Return Index

Open-end Certificate; issued in CHF; listed/traded at the SWX Swiss Exchange

This document contains a summary of information of the Product and is for information purposes only. Only the Final Termsheet in English language together with the Programme containing all further relevant terms and conditions, as amended from time to time shall form the entire documentation for this Product ("Product Documentation")

■ **Market expectation**
 Price increase in the Underlying.

■ **Product Description**
 The Bull Tracker Certificate replicates the price movements in the Underlying (adjusted by the Conversion Ratio and the Management Fee) and is therefore in terms of risk comparable to a direct investment in the Underlying.



UNDERLYING

Underlying SXI Life Sciences® Total Return Index	Index Sponsor SWX Swiss Exchange	Initial Fixing Level CHF 1866.05	Conversion Ratio 0.1
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PRODUCTDETAILS

Swiss Security Number	3 676 979
ISIN	CH0036769799
SWX Symbol	ECSXL
Issue Price	CHF 186.61
Issue Size	500'000 certificates (can be increased at any time)
Settlement Currency	CHF
Management Fee	0.005 (0.5% p.a.)

First Exchange Trading Date	Early Redemption by the Issuer	Final Fixing Date	Early Redemption Date		
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REDEMPTION

Final Fixing Level	Official close of the Underlying at the Final Fixing Date as calculated and published by the Index Sponsor on the Final Fixing Date, as determined by the Calculation Agent.
Redemption	The Investor is entitled to receive from the Issuer on the Early Redemption Date per each Certificate a Cash Settlement in the Settlement Currency, equal to an amount as reasonably determined by the Calculation Agent in accordance with the following formula: Final Fixing Level x (1-Management Fee)^{t/365} x Conversion Ratio Where: t = number of calendar days since Issue Date
Issuer's Early Redemption	The Issuer may call all Certificates for early redemption with effect to any Business Day by one month prior announcement of the exercise of its termination right and specification of the Early Redemption Date.
Investor's Early Redemption	Each Investor has an annual right, on December 31st, for the first time on December 31st 2008 to redeem the Certificates (Minimum Redemption Number), by delivering a duly completed and signed Redemption Notice to the Paying Agent in accordance with General Terms and Conditions 8.3. (notice to be received by the Paying Agent no later than 12.00 am CET on December 31st).

DATES

Initial Fixing Date	11.01.2008
Issue Date	18.01.2008
First Exchange Trading Date	18.01.2008 (anticipated)
Last Trading Day/Time	Open-end or, in the case of an Issuer Early Redemption, one Business Day prior to the Final Fixing Date
Final Fixing Date	As specified by the Issuer in his Early Redemption notice, being one month following the announcement of the exercise of its termination right or, December 31st of the relevant year on which a duly completed and signed Redemption Notice is delivered to the Paying Agent.
Early Redemption Date	Means the 5 th Business Day following the Final Fixing Date.

GENERAL INFORMATION

Issuer	EFG Financial Products AG, Zurich, Switzerland
Guarantor	EFG International, Zurich, Switzerland (Rating: Fitch A with positive outlook, Moody's A2 with stable outlook)
Lead Manager	EFG Financial Products AG, Zurich, Switzerland
Calculation Agent	EFG Financial Products AG, Zurich, Switzerland
Paying Agent	EFG Financial Products AG, Zurich, Switzerland
Listing/Exchange	SWX Swiss Exchange listing will be applied for.
Secondary Market	Daily price indications will be available from 09:15 - 17:15 CET on www.efgfp.com , Reuters [SWX Symbol] = EFGZ and Bloomberg [ISIN] Corp EFGZ.
Quotation Type	Secondary market prices are quoted in the Settlement Currency, per Product.
Settlement Type	Cash Settlement
Minimum Investment	1 Certificate
Minimum Trading Lot	1 Certificate
Minimum Redemption Number	1 Certificate
Selling Restrictions	USA, US Persons, UK, EEA
Clearing	SIS SegalInterSettle, Euroclear, Clearstream
Depository	SIS SegalInterSettle AG
Form	Uncertificated Security / Book-entry
Governing Law/Jurisdiction	Swiss/ Zurich

TAXES

Swiss Federal Stamp Duty	Secondary market transactions are not subject to Swiss stamp duty.
Swiss Federal Income Tax	For private investors with tax domicile in Switzerland holding the Product as part of their private property, gains realised during the term of the Product and at Redemption qualify as capital gains and are therefore not subject to the Federal Direct Tax. The tax treatment regarding the cantonal and communal income taxes can differ from the tax treatment regarding the Federal Direct Tax. But in general the income tax treatments are corresponding.
Swiss Withholding Tax	The Product is not subject to the Swiss withholding tax.
EU Savings Tax Treatment	For Swiss paying agents, the Product is not subject to the EU Savings tax (TK9).

The tax information only provides a general overview of the potential tax consequences linked to this Product at the time of issue. Tax laws and tax doctrine may change at any time, possibly with retroactive effect.

Investors and prospective Investors are advised to consult with their tax advisers with respect to the Swiss tax consequences of the purchase, ownership, disposition, lapse or exercise or redemption of a product in light of their particular circumstances.

PRODUCT DOCUMENTATION

Only the Final Termsheet together with the Programme containing all further relevant terms and conditions, as amended from time to time (the "Programme") shall form the entire documentation for this Product ("Product Documentation"), and accordingly the Final Termsheet should always be read together with the Programme. Definitions used in the Final Termsheet, but not defined therein shall have the meaning given to them in the Programme.

Notices to Investors in connection with this Product shall be validly given in accordance with the terms and conditions of the Programme. In addition, any changes with regard to the terms and conditions of this Product, if not listed at SWX Swiss Exchange, Notices to Investors shall be published on the internet at www.efgfp.com

During the whole term of this Product, the Product Documentation can be ordered free of charge from the Lead Manager at Brandschenkestrasse 90, P.O. Box 1686, CH-8027 Zurich (Switzerland), via telephone (+41-(0)58-800 1000), fax (+41-(0)58-800 1010) or via e-mail (termsheet@efgfp.com).

INDEX DISCLAIMER

These Products are not in any way sponsored, endorsed, sold or promoted by the SWX Swiss Exchange and the SWX Swiss Exchange makes no warranty or representation whatsoever, express or implied, either as to the results to be obtained from the use of the SXI Life Sciences® Index (the "Index") and/or the figure at which the said Index stands at any particular time on any particular day or otherwise. The Index is compiled and calculated solely by the Swiss Exchange SWX. However, the Swiss Exchange shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the SWX Swiss Exchange shall not be under any obligation to advise any person of any error therein.

RISK FACTOR RELATING TO THE PRODUCT

The downside risk of this Product is the same as for the Underlying, i.e. the Investor could lose the total investment if the Underlying value falls to zero.

ADDITIONAL RISK FACTORS

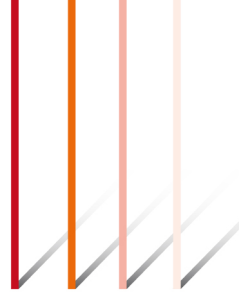
Prospective Investors should ensure that they understand the nature of this Product and the extent of their exposure to risks and they should consider the suitability of this Product as an investment in the light of their own circumstances and financial condition. Products involve a high degree of risk, including the potential risk of expiring worthless. Potential Investors should be prepared in certain circumstances to sustain a total loss of the capital invested to purchase this Product. Prospective Investors shall consider the following important risk factors and see the section "Risk Factors" of the Programme (pages 5 et seq.) for details on all other risk factors to be considered.

The Product is a derivative financial instrument which does not qualify as a unit of a collective investment scheme according to the relevant provisions of the Federal Act on Collective Investment Schemes ("CISA"), as amended, and is not registered there under. Therefore, the Product is neither governed by the CISA nor supervised by the Swiss Federal Banking Commission ("SFBC"). Accordingly, Investors do not have the benefit of the specific Investor protection provided under the CISA.

The terms and conditions of the Product may be subject to adjustments during the lifetime of the Product as set out in the Programme.

Investors whose reference currency is not the Settlement Currency should be aware of their possible currency risk. The value of the Product may not correlate with the value of the Underlying(s).

Risk Factors relating to the Issuer/Guarantor



Investors bear the credit risk of the Issuer and the Guarantor of the Product. The Products constitute unsubordinated and unsecured obligations of the relevant Issuer and/or the Guarantor and rank pari passu with each and all other current and future unsubordinated and unsecured obligations of the relevant Issuer and/or the Guarantor. The insolvency of each of the Issuer and the Guarantor may lead to a partly or total loss of the invested capital.

Secondary Market

The Issuers and/or the Guarantor and/or the Lead Manager or any third party appointed by the Issuers, as applicable, intends, under normal market conditions, to provide bid and offer prices for the Products on a regular basis. However, the Issuers and/or the Guarantor or the Lead Manager, as applicable, makes no firm commitment to provide liquidity by means of bid and offer prices for the Products, and assumes no legal obligation to quote any such prices or with respect to the level or determination of such prices. In special market situations, where the Issuers and/or the Guarantor and/or the Lead Manager is/are unable to enter into hedging transactions, or where such transactions are very difficult to enter into, the spread between the bid and offer prices may be temporarily expanded, in order to limit the economic risks of the Issuer and/or the Guarantor and/or the Lead Manager.

ADDITIONAL INFORMATION/DISCLAIMER

Prudential Supervision

EFG International, Zurich is regulated by the SFBC on a consolidated basis.
EFG Financial Products AG, Zurich has a securities dealers licence issued by the SFBC and is under the supervision of the SFBC.

Conflict of Interests

The Issuer and/or Guarantor and/or Lead Manager, as the case may be, may from time to time, as principal or agent, have positions in, or may buy or sell, or make a market as well as be active on both sides of the market at the same time in any securities, currencies, financial instruments or other assets underlying the products to which this document relates. The Issuer's trading and/or hedging activities related to this transaction may have an impact on the price of the Underlying and may affect the likelihood that any relevant Barrier Level, if any, is reached.

In certain circumstances the Issuer and/or Lead Manager sells this Product to financial institutions or intermediaries at a discount to the Issue Price or reimburses a certain amount to such financial institutions or intermediaries ("Relevant Fees"). Further information is available on request.

No Offer

The indicative Termsheet should not be construed as an offer, recommendation or solicitation to conclude a transaction and should not be treated as giving investment advice.

No Representation

The Issuer makes no representation or warranty relating to any information herein which is derived from independent sources.

Selling Restrictions

No action has been or will be taken in any jurisdiction that would permit a public offering of the Products described herein, save where explicitly stated in the Product Documentation. The Products must be sold in accordance with all applicable selling restrictions in the jurisdictions in which they are sold.