

Prémiový dluhový cenný papír TRANSATLANTIC AUTOCALL 2

ISIN: XS2412781663

Overview

Date: 2022/07/04 17:15:00

Bid	Ask
89.39	-

Difference	 0.82% (0.73)
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General attributes

Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	DE
Current coupon	5.850%
Coupon style	fix
Coupon payment date	2023/01/31
Coupon payment period	annually
Value date	2022/01/31
Maturity	2025/01/31
Repayment value	0.00
Currency	CZK
Nominal value	10,000
Accrued Interest	250.25
Investor tolerance	4 (scale 1-7)



The chart is composed of values which are the arithmetic average values of bid / ask (MID) from previous working day. Performances under 12 month have only little informative value. Information about previous performance does not guarantee future performance.

Source: Česká spořitelna, a. s.

Advantages

What does PDCP TRANSATLANTIC AUTOCALL 2 offer?

- Possibility to obtain an attractive total yield of up to 17.55% in three years.
- Fixed yield of 5.85% p.a. from its nominal value is paid out annually regardless of the development of the underlying assets for the duration of PDCP TRANSATLANTIC AUTOCALL 2, thus until the early maturity date or the maturity date (as at 31 January 2023, 31 January 2024, 31 January 2025).

Details you should be aware of

- PDCP TRANSATLANTIC AUTOCALL 2 does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.
- A 100% return on the nominal value of PDCP TRANSATLANTIC AUTOCALL 2 at the maturity date depends on the development of market rates of the EURO STOXX 50® and S&P 500® underlying indices.
- If for the duration of PDCP

- PDCP TRANSATLANTIC AUTOCALL 2 can be automatically repaid early after the first or the second year of its duration, if at the observation date the underlying indices are on or above the valid barrier for early repayment.
 - Attractive 49% barrier level of the initial value (see Note 2) of both underlying indices.
 - Barrier for automatic early repayment is decreasing over in time: 100% (after a year), 90% (after two years). Barrier for repayment in the last year in the amount of 80% works effectively as an additional protection element.
 - PDCP TRANSATLANTIC AUTOCALL is issued in Czech crowns, the investor does not bear the currency risk.
 - Electronic version of the Basic Prospectus is published on the website of the Luxembourg Stock Exchange <https://www.bourse.lu/programme/Programme-GolSachsInt/14550> or on www.investicnicentrum.cz/prospekty.
 - Electronic version of the Notification of Key Information is published on the website <http://www.gspriips.eu> or you can find it on the investment portal www.investicnicentrum.cz
- TRANSATLANTIC AUTOCALL the price of some of the underlying indices falls below the 49% barrier of their initial value (see Note 2) and at the same time the closing value of both underlying indices shall not be equal or higher than 80% of their initial value (see Note 2), the investor shall lose more than 20% of the invested money.
- The PDCP TRANSATLANTIC AUTOCALL 2 holder bears the credit risk of the issuer and guarantor.
 - PDCP TRANSATLANTIC AUTOCALL 2 is subject to English law.
 - Issuer: Goldman, Sachs & Co. Wertpapier GmbH
 - Guarantor: Goldman Sachs Group, Inc. (Moody's A2 / Standard & Poor's BBB+ / Fitch A)
 - Underlying indices: EURO STOXX 50® and S&P 500®
 - Subscription period: 4 January 2022 (9.00)–24 January 2022 (16.00)
 - You will find the dates of fixing the initial and closing value of indices, the observation dates and dates of possible automatic repayment in the leaflet.
 - Barrier for the payout of PDCP TRANSATLANTIC AUTOCALL 2 nominal value: 49% of the fixed initial value of the underlying indices, daily observation of closing values
 - Fixed yield: 5.85% p.a. paid out regardless of the development of the underlying asset (31 January 2023, 31 January 2024, 31 January 2025) until the maturity date or the early maturity date
 - Product costs valid at the subscription starting date: (You will find the precise expression of product costs in the PDCP TRANSATLANTIC AUTOCALL 2 Subscription Instruction) 1.03% p.a.

Description

PDCP TRANSATLANTIC AUTOCALL 2 with the option of automatic early repayment provides the opportunity to gain an attractive annual 5.85% yield (see Note). The total yield for its three-year duration can then reach up to 17.55%.

The payout of the nominal value of PDCP TRANSATLANTIC AUTOCALL 2 is conditioned upon the development of prices of two key share indices: EURO STOXX 50® and S&P 500® which include largest publicly traded European and American companies. In addition, the construction of PDCP TRANSATLANTIC AUTOCALL 2 allows its early repayment even in case of a slight decrease or stagnation of the underlying indices. PDCP TRANSATLANTIC AUTOCALL 2 may end already after the first year or subsequently each year for its duration depending on fulfilment of conditions for early repayment or at its

maturity date.

For more information see the leaflet

Payment notes

How does PDCP TRANSATLANTIC AUTOCALL 2 work?

- Return on the nominal value of PDCP TRANSATLANTIC AUTOCALL 2 depends on the trend of market rates of EURO STOXX 50® and S&P 500® underlying indices.
- Initial value (see Note 2) of EURO STOXX 50® and S&P 500® underlying indices shall be fixed on 24 January 2022.
- Observation of the trend of EURO STOXX 50® and S&P 500® indices will take place from 25 January 2022 until 24 January 2025 (the daily closing prices of indices are decisive).
- Yield of 5.85% p.a. of the PDCP TRANSATLANTIC AUTOCALL 2 nominal value is paid out annually for its duration and is always paid out, i.e. regardless of the trend of the underlying indices.
- Barrier is fixed at the level of 49% of the fixed initial value (see Note 2) of the underlying indices, touching the barrier does not mean breaking it.
- For its duration PDCP TRANSATLANTIC AUTOCALL 2 can be automatically paid out early once a year, if the value of both underlying indices at the observation date will be equal or higher than the comparative value of the underlying index at the relevant observation date.
- If the automatic early repayment condition is not met, the investor will receive yield of 5.85% of its nominal value and PDCP TRANSATLANTIC AUTOCALL 2 continues to the next date of possible repayment.
- If PDCP TRANSATLANTIC AUTOCALL 2 is automatically repaid early, the investor shall receive 100% of its nominal value and an annual 5.85% yield of its nominal value. A claim to later annual yields ends with early repayment.
- If the automatic early repayment is not made and during observation the value of some underlying index (daily closing price) never falls below the barrier of 49% of its initial value (see Note 2), 100% of the PDCP TRANSATLANTIC AUTOCALL 2 nominal value and the last fixed yield of 5.85% p.a. of its nominal value shall be paid out at the maturity date.

You will find more information and examples in the leaflet

Settlement

- Maturity shall be 9 April 2024
- Česká spořitelna pays out the yield and the nominal value
- It takes three working days to settle the buying and selling of the Premium Bond

Secondary market

- Minimum purchased amount: 1 piece
- Price for the provision of early redemption: 2% of the transaction volume
- Price at subscription: 100%, without a fee
- Liquidity: daily according to current market prices published in the Exchange Rate List of Česká spořitelna, a.s.

Note: PDCP TRANSATLANTIC AUTOCALL 2 pays out interest yields always once a year for the duration of PDCP TRANSATLANTIC AUTOCALL 2, i.e. until the date of early or

regular maturity date.

Note 2: The initial value will be calculated for the EURO STOXX 50® and S&P 500® indices providers based on the closing prices of the underlying assets on the relevant stock exchanges on 24 January 2022.

Note 3: Product risk weight is on a scale of 1 to 7 from a potentially lower risk and yield of 1 to a potentially higher risk and yield of 7, assuming that you will keep the product until its maturity date. The real risk may significantly differ in case you sell the product prematurely. The product risk weight is a guide for a comparison of the risk rate of this product compared with other products. It shows how likely it is that you can lose money as a consequence of movements on the markets, or because the issuer will be unable to pay the money.

Disclaimer

In the period before maturity, the bond price can fluctuate above and below the bond face value depending on the development of the interest rate and underlying asset. A bond can be sold even before the maturity date, for the price pursuant to the pricelist of the issuer. Our consultants will give you detail information on the advantages and risks of investment in bonds. The information sources used are generally regarded as reliable, although Česká spořitelna and Erste Group Bank AG cannot guarantee the correctness and completeness of the information contained therein. The aim of this web page is to give information on the services and products contained therein; it is not a binding proposal establishing any rights and obligations for participants. All information you can find here is of informative nature only. Before using the web page for investment, a specialized Česká spořitelna consultant should be consulted.