

Prémiový dluhopis ŠANCE 3

ISIN: AT0000A1HN67

Overview

Date: 2020/01/24 00:01:06	
Bid	Ask
100.18	-
Difference	0.00% (0.00)

General attributes	
Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	AT
Current coupon	0.000%
Coupon style	variable
Coupon payment date	-
Coupon payment period	at maturity
Yield to maturity p.a. (before capital gains tax)	-
Value date	2015/12/18
Maturity	2023/02/06
Repayment value	100.00
Currency	CZK
Nominal value	10,000
Capital gains tax	-
Accrued Interest	0.00
Investor tolerance	2 (scale 1-7)
Last trading day	2023/01/27

➤ Basic bond documents (prospectuses, supplements,..)

PDF Downloads

CZ Report



Key Information Document



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 the Prémiový dluhopis ŠANCE 3 offer?

- **An interesting potential yield of up to 25 %** for the duration of the premium bond.
- **50% participation** in the regularly observed trend of the underlying asset – the STOXX®Global Select Dividend 100 index.
- **Underlying:** www.investicnicentrum.cz/stoxxglobal100sd
- **A return of a min. 100% of the nominal value of the premium**

! Details you should be aware of

- The holder of the Prémiový dluhopis ŠANCE 3 bears the issuer's credit risk.
- The prices are quoted in percentages of the nominal value. The buying price means the client sells and the selling price means the client buys.
- Nominal value of one premium bond: CZK 10,000
- Minimum investment: 1 piece
- Currency: Czech crown (CZK)
- Guarantee: 100% return of the

Please read the disclaimer at the end of the document.

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➤ CZ Key Information Documents

bond at its maturity date, regardless of the market trend (the Prémiový dluhopis ŠANCE 3 holder bears the credit risk of the issuer).

- **Regular observations and fixing of attained yields.** The resulting yield of the premium bond is calculated as 50% participation from the average quarterly fixed observations of the underlying asset.
 - **Immediate availability of the funds.** You can sell the bond at any time even prior to the maturity date for the market price stated in the Česká spořitelna bond exchange rate list.
- Participation: 50% of the regularly observed trend of the underlying asset
 - Maximum payout: 125% of the bond nominal value
 - Premium formula: (average/initial value – 1) time participation of 50%, min. 0, max. 25%
 - Determining the initial value of the underlying asset: 25 January 2016
 - Observations: quarterly, always as at 25 April, 25 July, 25 October, 25 January with convention of the following working day
 - Last monitoring: 25 January 2023
 - Issue date: 18 December 2015
 - Maturity date: 6 February 2023
 - Issuer: Erste Group Bank AG
 - Underlying asset: STOXX®Global Select Dividend 100
 - Price for the provision of early redemption: 2% of the transaction volume

Description

The interesting potential of a yield up to 25% for seven years with a return of a min. 100% of the bond nominal value at its maturity date.

Responsibility is an essential part of every human activity. So we should behave responsibly when managing our money. But it is not that responsible leaving money lying idly in deposit products in present conditions. Therefore, if you are thinking how best to boost the value of your money in the most conservative way, and not leave it languishing in bank accounts, then the Prémiový dluhopis ŠANCE 3 is just for you.

The yield of the seven-year Prémiový dluhopis ŠANCE 3 is based on the trend of reputable companies which pay out a high dividend yield in the long term. These are represented by the STOXX®Global Select Dividend 100 share index, which includes a hundred very good quality companies from North America, Europe and Asia/Australia (e.g. Allianz, Intel, E.ON, TOTAL, Merck & Co., ROYAL DUTCH SHELL, ZURICH INSURANCE GROUP, GLAXOSMITHKLINE, Kimberly-Clark and others).

Payment notes

How does the Prémiový dluhopis ŠANCE 3 work?

- The yield of the seven-year Prémiový dluhopis ŠANCE 3 depends on the trend of the STOXX®Global Select Dividend 100 share index containing stocks with a high dividend yield.
- On 25 January 2016 the initial value will be fixed of the underlying asset – the STOXX®Global Select Dividend 100 share index.
- The underlying asset – share index is observed quarterly. Every quarter the underlying asset value is fixed on the observation day.

- The average value of the underlying asset is calculated from the total of these 28 values obtained as part of the observations. This is compared with its initial value.
- The total yield at the maturity date of the Prémiový dluhopis ŠANCE 3 is calculated as follows: participation of 50% × (average of the values of the underlying assets from all of the 28 observations/initial value of the underlying asset – 1),
- The maximum premium is fixed at 25% for the duration of the Prémiový dluhopis ŠANCE 3, i.e. for 7 years.
- A negative value may be included during the lifetime of the premium bond. If the resulting value of the total yield of the premium bond is negative, 100% of its nominal value will be paid out at the maturity date.
- Regular observations and the averaging of the obtained values partially protect the investor from any sharp fall of the prices of the observed underlying asset – the STOXX®Global Select Dividend 100 share index just before the maturity date. The total yield of the Prémiový dluhopis ŠANCE 3 in fact does not depend just on the closing value of the underlying asset.

For examples of scenarios at the maturity date see the leaflet

Settlement

- the maturity date of the Premium Bond is 6 February 2023
- Česká spořitelna pays out the yield and nominal value
- it takes 3 working days to settle the buying and selling of the premium bond

Secondary market

- minimum purchased amount: 1 piece
- the debt security can be sold even prior to the maturity date for the price in the Česká spořitelna exchange rate list, which you can find here at the Investment Centre/exchange rate lists

Legal note

The content on this page is for informational purposes only for existing investors. This product is not offered for subscription and is not a public offering.

Underlying

Underlying

STOXX GLOBAL 100 SELECT DIVIDEND US26063V1180	Globální akciový index STOXX®Global Select Dividend 100, který zahrnuje sto velmi kvalitních společností ze Severní Ameriky, Evropy a Asie/Austrálie (např. Allianz, Intel, E.ON, TOTAL, Merck & Co., ROYAL DUTCH SHELL, ZURICH INSURANCE GROUP, GLAXOSMITHKLINE, Kimberly-Clark a další).
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Next Steps

Know-How

In our know-how area you can find all relevant details on the different types of bonds. The tutorial gives you selected information about the functionality of bonds and assists you in making your investment decision. In our glossary we explain the most important keywords and within the FAQ section you can find answers to the most common questions concerning this topic.

[➤ Go to Know-How](#)

Downloads & links

[Yield Calculator](#)



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.