

PDCP PROFIT 7

ISIN:

AT0000A1NUQ5

Overview

Date: 2020/01/24 00:01:06

Bid	Ask
96.08	-
Difference	0.18% (0.17)

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	2021/11/12
Coupon payment period	at maturity
Yield to maturity p.a. (before capital gains tax)	-
Value date	2016/09/26
Maturity	2021/11/12
Repayment value	90.00
Currency	CZK
Nominal value	10,000
Capital gains tax	-
Accrued Interest	0.00
Investor tolerance	2 (scale 1-7)
Last trading day	2021/11/04

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

PDF Downloads

CZ Performance report	↓
Key Information Document	↓

since inception



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 dluhový cenný papír PROFIT 7 offer?

- An interesting yield potential of up to 20% for its duration.
- 50% participation in the regularly observed trend of the underlying asset – STOXX®Europe Select 50 share index.
- **Underlying:** www.investicnicentrum.cz/stoxxeuropeselect50
- A min. 90% return on its nominal value at its maturity date.

! Details you should be aware of

- Prémiový dluhový cenný papír PROFIT 7 does not guarantee a return on the invested amount. It guarantees 90% return of its nominal value at the maturity date.
- The premium bond holder bears the issuer's credit risk.
- The prices are quoted in percentages of the nominal value. The buying price means the client is selling, the selling price means the client is buying.
- Guarantee: 90% return on the nominal value of the PDCP at the

Please read the disclaimer at the end of the document.

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➤ CZ Key Information Documents

- The regular observation and fixing of attained yields. The resulting yield is calculated as a 50% participation of the average quarterly fixed values of the monitored underlying asset.
- Immediate access to funds. You can sell the premium bond at any time even prior to the maturity date for a market price quoted in the Česká spořitelna Exchange Rate List.
- maturity date
- Participation: 50% in the regularly observed trend of the underlying asset
- Maximum payout: 120% of the PDCP nominal value
- Formula for premium: 100% + (average/initial value - 1), minimum 90%, maximum 120%
- Underlying asset: STOXX®Europe Select 50 (for more information please visit: www.stoxx.com)
- Nominal value of one premium bond: CZK 10,000
- Minimum investment: 1 piece
- Currency: Czech crown (CZK)
- Fixing the initial value of the underlying asset: 2 November 2016
- Observation: quarterly, always at 2 February, 2 May, 2 August, 2 November with the convention of next working day
- Last observation: 2 November 2021
- Liquidity: daily according to the Česká spořitelna Exchange Rate List
- Maturity date: 12 November 2021
- Issuer: Erste Group Bank AG
- Price for the provision of early redemption: 2% of the transaction volume

Description

An interesting yield potential of up to 20% in five years with a min. 90% return on the nominal value of PDCP PROFIT 7 at its maturity date.

Every rationally thinking person looks for ways of how to most effectively increase the value of his money. However it is not that easy to assess and consider the best investment solution for you. For many it is important to know beforehand what the trend of the investment might be, and most of all what is its yield potential and market risk taken. If these parameters are also important to you, then the Prémiový dluhový cenný papír PROFIT 7 is here for you.

The yield of the five-year Prémiový dluhový cenný papír PROFIT 7 stems from the trend of highly reputable European companies which are marked above all by the low fluctuation in the value of their shares and paying out a high long-term dividend yield. These are represented by the European STOXX®Europe Select 50 share index, which is not just limited to countries of the Eurozone, but selects shares of companies from all the major European markets across all economic sectors (e.g. shares of companies such as ALLIANZ, BAE SYSTEMS, BIC, GLAXOSMITHKLINE, KOMERČNÍ BANKA, NN, RTL, SWISSCOM, VIVENDI and others). Every quarter the structure of the index is reviewed and according to the current market trend the representation of each company and their weight in the index is optimised.

Payment notes

How does the Prémiový dluhový cenný papír PROFIT 7 work?

- The yield of the five-year PDCP PROFIT 7 depends on the trend of STOXX® Europe Select 50 share index containing high quality shares of companies from all major European markets.
- On 2 November 2016 the initial value of the underlying asset will be fixed.
- The underlying asset is monitored quarterly. Every quarter the value of the underlying asset is fixed on the observation day.
- The average value of the underlying asset is calculated from the sum total of these 20 values gained during observation. It is compared with its initial value.
- During the lifetime of the premium bond the negative value may also be included.
- The total yield is calculated at the maturity date as follows: $100\% + \text{participation } 50\% \times (\text{average of the underlying asset values from all 20 observations} / \text{initial value of the underlying asset} - 1)$.
- The minimum return of PDCP PROFIT 7 at its maturity date is 90% of its nominal value.
- The maximum level of the premium is fixed at 20% for the duration of the PDCP PROFIT 7, i.e. in 5 years.
- The regular observation and averaging of the obtained values partly protect the investor from any sharp fall in the prices of the monitored underlying asset just before the maturity date. The total yield does not only depend on the closing value of the observed underlying asset.

Examples of scenarios at maturity – see the leaflet

Settlement

- The Premium Bond maturity date is 12 November 2021
- 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

- The minimum purchased quantity: 1 piece
- The Bond can be sold even prior to the maturity date for the price according to 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

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STOXX EUROPE SELECT 50 CH0298406999
Evropský akciový index STOXX® Europe Select 50, který se neomezuje pouze na země eurozóny, ale vybírá akcie společností ze všech hlavních evropských trhů napříč všemi ekonomickými odvětvími (např. akcie společností ALLIANZ, BAE SYSTEMS, BIC, GLAXOSMITHKLINE, KOMERČNÍ BANKA, NN, RTL, SWISSCOM, VIVENDI a další).

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.