

Erste Group Bonus certificate KOMERCNI BANKA 04.09.2020

ISIN: AT0000A298U0 WKN: EB0YQA

Overview

2019/11/20 16:19:50	
Bid	Ask
979.55	-
Difference	-0.35% (-3.50)

General attributes

Issuer	Erste Group Bank AG
Product type	Bonus certificates
Currency	CZK
Underlying	KOMERCNI BANKA
Underlying ISIN	CZ0008019106
Date	2019/11/20 16:25:10
Multiplier	1.1933170
Maturity	2020/09/04
Max. amount	1,064.0000 CZK
Bonus level	891.6320 CZK
Bonus level in %	-
Bonus yield in %	7.52%
Bonus yield in % p.a.	9.50%
Barrier	628.5000 CZK
Barrier in %	-
Barrier distance	158.50 CZK
Barrier distance in %	20.14%
Barrier reached	no
Cap	891.6320 CZK
Capital gains tax	yes
EU withholding tax	no
Cap in %	113.30%
Max. profit	74.45
Max. profit in %	7.52%
Max. profit in % p.a.	9.59%
First trading day	2019/09/05
Last trading day	2020/09/02
Quanto	no
Currency	CZK
Capital gains tax	yes



Information about previous performance does not guarantee future performance. Performances under 12 month have only little informative value because of the short maturity.

Source: Česká spořitelna, a. s.

+ Advantages

- Your receive an attractive bonus payment at the end of maturity even in the case of stable or falling prices as long as the price of the underlying has not fallen to or below the barrier ("sideways yield").
- The barrier offers partial protection to falling prices (risk buffer).

! Disadvantages

Once the barrier is reached the claim on bonus yield expires (see Barrier reached YES/NO in General attributes).

- The return may be capped.
- If the price of the underlying falls to or below the barrier, losses are possible.
- Between issue date and maturity, price fluctuations are possible, which means that the sale of the bonus certificates prior to maturity may result in a loss.
- In case that this is not a quanto certificate or the certificate is not

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EU withholding tax	no
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Price information

Today open	988.05
Today high	989.84
Today low	984.00
Close (previous day)	988.05
Spread in %	1.01 %
Spread absolute	10.00
Spread harmonised	8.38
High price (52 weeks)	1,018.40
Low price (52 weeks)	896.15

Performance

Performance YTD in %	-
Performance 1 month in %	+2.14%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-1.55%

secured against currency risk, the performance of the certificate is affected positively or negatively by the trend of the currency exchange rate between the currency of the certificate (CZK) and the currency in which the underlying asset is traded. If CZK strengthens the price of the certificate falls and if CZK weakens the price of the certificate rises.

- In case that this is a quanto certificate, the certificate is secured against currency risk. The performance of the certificate is not affected by the trend of the currency exchange rate between the currency of the certificate (CZK) and the currency in which the underlying asset is traded.

Bonus certificates | Description

The bonus level which determines its payout is set above the current price of the underlying instrument for the issue of the certificate. The protective barrier is set below the initial value. If a specific certificate also has a cap (maximum payout), this cap is set at the bonus level or above it. The current price of the certificate will develop depending on the actual price of the underlying asset and in the case of a currency unsecured certificate (non-quanto certificate) also on the current exchange rate of the Czech crown to the currency of the underlying asset (if the underlying asset is in a currency different than CZK). The price of the underlying asset will be observed continuously until the maturity date.

The following two cases may arise:

If the price of the underlying asset does not fall to or under the value of the barrier even once during the lifetime of the certificate, the Bonus Value will be used for the payout. The client will thus receive the Maximum Amount which will be calculated by multiplying the Bonus Value by the Ratio. This applies for a currency secured certificate (quanto certificate). In the case of a currency unsecured certificate (non-quanto certificate) the Maximum Amount will be stated in the currency of the underlying asset and will be converted on the maturity date by the current exchange rate from the currency of the underlying asset to CZK (if the underlying asset is in a currency different than CZK). If the price of the underlying asset at the maturity date is higher than the Bonus Value then this price will be used for the payout, but only to the level of the CAP value. The CAP value determines the maximum value used for the payout. Thus if the CAP value = to the Bonus Value, then in this case the Bonus Value is also used for the payout and not the price of the underlying asset. If during the lifetime of the certificate the price of the underlying asset falls to the level of the barrier or below it, the bonus will not be paid out. The current value of the underlying asset will be used for the payout. Thus the client will receive the amount which will be calculated by multiplying the current value of the underlying asset by the Ratio. This applies for the currency secured certificate (quanto certificate). In the case of a currency unsecured certificate (non-quanto certificate) this amount will be converted on the maturity date by the current exchange rate from the currency of the underlying asset to CZK (if the underlying asset is in a currency different than CZK).


Secondary market


During the term it is possible to sell the product during the trading hours at the exchanges, where the product is listed. The settlement at maturity of the certificate will realize within 7 working days.

Legal note

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Underlying

2019/11/20 16:19:50	
Bid	Ask
979.55	-
Difference	 -0.35% (-3.50)

Date: 2019/11/20 16:25:10	
Underlying Quote	
787.00	CZK
Difference	 0.00% (0.00)

General attributes underlying	
Name	KOMERCNI BANKA
ISIN	CZ0008019106
Stock exchange (underlying)	PRS
Currency (underlying)	CZK
Start value underlying	838.0000
Price	787.00
Time	19/11/20 - 16:25:10
Change in %	0.00%
Today high	788.00
Today low	782.50
High price (52 weeks)	964.50
Low price (52 weeks)	728.00



Information about previous performance does not guarantee future performance. Performances under 12 month have only little informative value because of the short maturity.
Source: FactSet

Disclaimer

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