Prémiový dluhopis DEMOGRAPHY SELECT 4

ISIN: **AT0000A2CEC0**

Overview

Date: - -	
Bid	**Ask**
-	-
Difference	- (-)

Legal note

This product is no longer publicly offered. The product-specific content published here is for information purposes only for those who are already invested and does not constitute marketing communication. Erste Group Bank AG no longer consents to the use of the prospectus for a public offering of this product by third parties.

General attributes	
Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	AT
Current coupon	-
Coupon style	variable
Coupon payment date	2024/03/04
Coupon payment period	at maturity
Value date	2020/01/16
Maturity	2024/03/04
Repayment value	100.00
Currency	CZK
Nominal value	10,000
Accrued Interest	-
Investor tolerance	1 (scale 1-7)

Chart is not available

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: FactSet

Description

Each rationally thinking person looks for ways to get the most effective return on his money. For many it is then important to know in advance how the investment may grow and, most of all, what is its yield potential and the market risk he takes. If these parameters are also important to you then you might be interested in investing in Prémiový dluhopis DEMOGRAPHY SELECT 4.

The four-year PD DEMOGRAPHY SELECT 4 is designed for clients who do not require regular disbursements of the yield, but prefer growth of their investment depending on the trend of index composed from more stock titles.

ČESKÁ spořitelna

PD DEMOGRAPHY SELECT 4 offers an attractive yield potential of up to 40% in four years, whereas at the maturity date it guarantees a return of 100% of its nominal value *(see Note)*.

One of the fundamental factors that affect the global economy is demographic development. The key demographic changes are lower birth rate, longer life expectancy, people moving to bigger cities, as well as the rise of the living standard of a constantly greater number of people in the world. Demographic changes are projected into consumer behaviour, development of new technologies, they affect demands on development in the field of pharmacy, environmental protection and changes in production processes. It can be said that they are changing the outlook on the entire world and have a fundamental impact on corporate management in many branches and sectors. The proper identification of specific companies which could profit from demographic changes in the next few years is really crucial.

Payment notes

How does the Prémiový dluhopis DEMOGRAPHY SELECT 4 work?

- The yield of the four-year PD DEMOGRAPHY SELECT 4 depends on the trend of global iSTOXX Global Demography Select 50 index.
- The initial value of the underlying asset shall be determined on 20 February 2020.
- The underlying asset is observed annually. Each year its value is recorded on the observation day.
- The average value of the underlying asset is calculated from these 4 values acquired during observation. This is then compared to its initial value.
- The total amount of the payout at maturity is calculated: 100% of the nominal value of PD DEMOGRAPHY SELECT 4 + participation 125% × (average value of 4 observations of the underlying asset/initial value – 1).
- Even with a greater fall in the underlying asset at least 100% of the PD DEMOGRAPHY SELECT 4 nominal value (see Note) is always paid out at maturity thanks to the guarantee.
- For the duration of PD DEMOGRAPHY SELECT 4 its price may fall even below 100% of its nominal value with regard to the trend in the underlying asset and market conditions.
- The maximum amount of the premium is fixed at 40% of the Premium Bond nominal value for the duration of PD DEMOGRAPHY SELECT 4, i.e. for 4 years.
- Regular annual observation and the averaging of gained index values partly protect the investor against any sharp fall of the prices of the monitored underlying asset just before maturity. The total yield depends not only on the closing value of the observed underlying asset, but also on the continuous underlying asset value for the entire duration of PD DEMOGRAPHY SELECT 4. However, regular observation can also reduce the resulting yield (for example, if the underlying asset increases just before maturity).

You will find examples of scenarios at maturity in the leaflet.

Settlement

- Maturity of the Premium Bond is 4 March 2024
- Česká spořitelna pays out the yield and the nominal value
- Liquidity: daily according to current market prices in the Exchange Rate List of Česká spořitelna, a.s.
- It takes three working days to settle the buying and selling of the Premium Bond

Secondary market

- Minimum purchased amount: 1 piece
- This premium bond can only be sold on the market, the price the client sells listed in the exchange rate list is only indicative.
- The price for procuring the sale is determined by the valid price list, it currently amounts to a maximum of 0.5% of the trade volume.

Note: The disbursement of the guaranteed amount depends on the ability of the issuer to meet its commitments arising from the guarantee.
Note 2: Product risk rate weight is on a scale from 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 the maturity date. The real risk may substantially differ, if you sell the product prematurely. The product risk-weight is a guide for comparing the rate of risk of this product in comparison with others. 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 out 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 ben 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.