Prémiový dluhopis DEMOGRAPHY SELECT 5

ISIN: **AT0000A2CWR0**

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	2024/04/03
Coupon payment period	at maturity
Value date	2020/02/24
Maturity	2024/04/03
Repayment value	100.00
Currency	CZK
Nominal value	10,000
Accrued Interest	-
Investor tolerance	2 (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 5.

The four-year PD DEMOGRAPHY SELECT 5 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 5 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

Jak Prémiový dluhopis DEMOGRAPHY SELECT 5 funguje?

- Výnos čtyřletého PD DEMOGRAPHY SELECT 5 závisí na vývoji globálního indexu iSTOXX Global Demography Select 50 Index.
- Dne 24.03.2020 se stanoví počáteční hodnota podkladového aktiva.
- Podkladové aktivum je ročně pozorováno. Každý rok je v den pozorování zaznamenána jeho hodnota.
- Z těchto 4 hodnot získaných v rámci pozorování se vypočítá průměrná hodnota podkladového aktiva. Ta je porovnána s jeho počáteční hodnotou.
- Celková částka výplaty při splatnosti se vypočítá: 100 % jmenovité hodnoty PD DEMOGRAPHY SELECT 5 + participace 125 % × (průměrná hodnota 4 pozorování podkladového aktiva/počáteční hodnota – 1).
- I při propadu podkladového aktiva je při splatnosti díky garanci vyplaceno vždy minimálně 100 % jmenovité hodnoty (viz Pozn.) PD DEMOGRAPHY SELECT 5.
- Během doby trvání PD DEMOGRAPHY SELECT 5 může jeho cena poklesnout i pod 100 % jeho jmenovité hodnoty s ohledem na vývoj podkladového aktiva a tržních podmínek.
- Maximální výše prémie je stanovena na 40 % jmenovité hodnoty prémiového dluhopisu za dobu trvání PD DEMOGRAPHY SELECT 5 tedy za 4 roky.
- Pravidelné roční pozorování a průměrování získaných hodnot indexu částečně chrání investora před případným prudkým poklesem cen sledovaného podkladového aktiva těsně před splatností. Celkový výnos totiž nezávisí jen na závěrečné hodnotě pozorovaného podkladového aktiva, ale na průběžné hodnotě podkladového aktiva za celou dobu trvání PD DEMOGRAPHY SELECT 5. Pravidelné pozorování však také může snižovat výsledný výnos (pokud např. k růstu podkladového aktiva dojde až těsně před splatností).

Příklady scénářů při splatnosti – naleznete v letáku

Settlement

- Maturity of the Premium Bond is 3 April 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.