

Erste Group Bonus certificate AVAST PLC 13.04.2023

ISIN: AT0000A2QL26 WKN: EB04EJ

Overview

2021/09/17 16:07:44

Bid	Ask
1,100.09	-
Difference	0.16% (1.78)

General attributes

Issuer	Erste Group Bank AG
Product type	Bonus certificates
Currency	CZK
Underlying	AVAST PLC
Underlying ISIN	GB00BDD85M81
Date	2021/09/17 16:15:10
Multiplier	6.9930070
Maturity	2023/04/13
Max. amount	1,170.0000 CZK
Bonus level	167.3100 CZK
Bonus level in %	-
Bonus yield in %	5.40%
Bonus yield in % p.a.	3.40%
Barrier	92.9500 CZK
Barrier in %	-
Barrier distance	78.80 CZK
Barrier distance in %	45.88%
Barrier reached	no
Cap	167.3100 CZK
Capital gains tax	yes
EU withholding tax	no
Cap in %	97.41%
Max. profit	59.91
Max. profit in %	5.40%
Max. profit in % p.a.	3.40%
First trading day	2021/04/13
Last trading day	2023/04/11
Quanto	no
Currency	CZK
EU withholding tax	no



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

Please read the disclaimer at the end of the document.

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The calculation of the key figures is based on the most recently delivered price of the underlying (see date/time stamp in tab underlying).

Price information

Today open	1,105.51
Today high	1,105.68
Today low	1,103.47
Close (previous day)	1,103.31
Spread in %	0.90 %
Spread absolute	10.00
Spread harmonised	1.43
High price (52 weeks)	1,114.18
Low price (52 weeks)	949.49

Performance

Performance YTD in %	-
Performance 1 month in %	-0.53%
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	+10.51%

certificate or the certificate is not 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.

Underlying

2021/09/17 16:07:44

Bid	Ask
1,100.09	-
Difference	0.16% (1.78)

Date: 2021/09/17 16:15:10

Underlying Quote

171.75 CZK

Difference	+0.03% (0.05)
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General attributes underlying

Name	AVAST PLC
ISIN	GB00BDD85M81
Stock exchange (underlying)	PRS
Currency (underlying)	CZK
Start value underlying	143.0000
Price	171.75
Time	21/09/17 - 16:15:10
Change in %	0.03%
Today high	172.00
Today low	171.10
High price (52 weeks)	181.00
Low price (52 weeks)	130.40



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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

Notice on chart of future underlyings

The chart displays the performance of the future currently serving as underlying. The underlying changes monthly or quarterly, as shortly before the future expires there is a roll-over in the next due future. Therefore, the price history in the chart solely represents the current future underlying.

Disclaimer

You will get more details of advantages, risks and other significant circumstances related to Certificates at the branches of Česká spořitelna. Information about previous performance does not guarantee future performance. The information sources used are generally regarded as reliable, although Česká spořitelna cannot guarantee the correctness and completeness of the information contained therein. The aim of this material 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 contained in this material is of informative nature only. Before using the material for investment, a specialized consultant should be contacted.