

Prémiový dluhový cenný papír ROBOTICS AUTOCALL 3

ISIN: DE000CS8EG29

Overview

Date: 2020/09/23 00:00:00	
Bid	Ask
100.67	-
Difference	0.33% (0.34)
General attributes	
Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	corporate
Country of issue	CH
Current coupon	0.000%
Coupon style	variable
Coupon payment date	2023/05/25
Coupon payment period	at maturity
Yield to maturity p.a. (before capital gains tax)	-
Value date	2020/05/26
Maturity	2023/05/25
Repayment value	0.00
Currency	CZK
Nominal value	10,000
Capital gains tax	-
Accrued interest	0.00
Investor tolerance	6 (scale 1-7)



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 ROBOTICS AUTOCALL 32 offer?

- Possibility to obtain an attractive yield of up to 28.5% in 3 years.
- The Premium Bond can be automatically repaid early together with payout of an interesting yield of 9,5 % already after the first year or at any of the following half-year monitoring. The resulting yield is then 4.75% (see Note) for every half a year which elapsed since the issue

! Details you should be aware of

- The Premium Bond does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.
- The holder of the Premium Bond bears the issuer's credit risk.
- The total yield is paid out in a single sum for the real duration of the Premium Bond at the maturity date or at the date of its automatic early repayment.
- If at the date of fixing the closing value of shares the price of at least

- date.
- Interesting barrier of 55% of the initial value of the individual underlying shares for payout of the nominal value of the Premium Bond at its maturity date.
 - Barrier for automatic early repayment decreasing over in time: 95% (after a year), 90% (after a year and a half), 85% (after two years) and 80% (after two years and a half).
 - The Premium Bond is issued in Czech crowns, the investor does not bear the currency risk.
 - Electronic version of the Prospectus is published on the Issuer's website www.credit-suisse.com or on www.investicnicentrum.cz/prospekty.
 - Electronic version of the Notification of Key Information is published on the website <https://docs.credit-suisse.com/>.
- one of the underlying shares falls below the 55% barrier of its initial value, and at the same time the closing value of any remaining shares shall not be equal or higher than their initial values, no yield shall be paid out at the maturity date and the Premium Bond holder shall lose more than 45% of the invested money.
- If you make use of an investment consultancy portfolio, ask your banker or investment specialist to assess whether this product should become part of your investment portfolio.
 - The product is subject to German law.
 - The holder of the Premium Bond hasn't got right for dividend payment from the underlying shares.
 - 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.
 - Issuer: Credit Suisse AG (S&P's A +/ Moody's A1 / Fitch A)
 - Underlying shares: NIDEC Corp, INTUITIVE SURGICAL Inc. and MICROCHIP TECHNOLOGY Inc.
 - Subscription period: 20.4.2020 (9:00) – 18.5.2020 (16:00)
 - Date of fixing the initial value of shares: 18.5.2020
 - Date of fixing the closing value of shares: 18.5.2023
 - Dates of possible automatic early repayment and regular repayment: 25.5.2021, 25.11.2021, 25.5.2022, 25.11.2022, 25.5.2023
 - Dates of monitoring: see the leaflet
 - Barrier for payout of the nominal value at its maturity date: 55% of the fixed initial value of each individual underlying share at the date of fixing the closing value of each individual underlying share
 - Product costs valid at the subscription starting day: 4.90% p.a. (You will find the expression of product costs in the PDCP ROBOTICS AUTOCALL 3 Subscription Instruction.)
 - Price for the provision of early redemption: 2% of the transaction volume

Description

Are you looking for an interesting investment opportunity in most reputable global companies focusing on robotics and automation sector? If you rank among more experienced investors then you may be interested in investing in the Prémiový dluhový cenný papír ROBOTICS AUTOCALL 3 (PDCP ROBOTICS AUTOCALL 3).

The Prémiový dluhový cenný papír ROBOTICS AUTOCALL 3 with the option of automatic early repayment provides opportunity to gain an attractive annual yield of 9.5% (see Note).

The three-year Prémiový dluhový cenný papír ROBOTICS AUTOCALL 3 offers the option of obtaining an attractive half-year fixed yield of 4.75% (see Note). Then the total yield can reach up to 28.5% for the three-year duration of the Premium Bond. The payout of the yield and the payout of its nominal value are based on the trend of shares of three significant companies whose products and production is closely connected with robotics and automation of processes and production in various sectors: NIDEC, INTUITIVE SURGICAL and MICROCHIP TECHNOLOGY.

The increase of the effectiveness and quality of production using new technologies, through intelligent automation of production while utilising so-called "artificial intelligence", increase of productivity using robotic self-service systems or collaborative robots (so-called "cobots") is all becoming increasingly important in recent years.

In addition, the Prémiový dluhový cenný papír ROBOTICS AUTOCALL 3 allows its automatic early repayment in case of stagnation or price growth of the underlying shares as soon as after the first year of its duration and subsequently every half a year of its duration until the maturity date.

Payment notes

How does the Prémiový dluhový cenný papír ROBOTICS AUTOCALL 3 work?

- The payout of the yield and nominal value of the Premium Bond depends on the trend of shares of companies such as NIDEC, INTUITIVE SURGICAL and MICROCHIP TECHNOLOGY.
- For its duration the Premium Bond can be automatically paid early already after the first year or at any of the following half-year monitoring at its automatic early repayment, if the value of each individual underlying share at the monitoring date equals or is higher than the comparative value of the underlying share at the relevant monitoring date.
- If the automatic early repayment condition is not met, the Premium Bond continues to the next date of possible repayment.
- If the Premium Bond is automatically repaid early, the investor shall receive its nominal value and a yield of 4.75% (see Note) for every half a year which elapsed since the issue date.

You will find an example in the leaflet.

- If the automatic early repayment is not made and at the date of fixing the closing value of individual underlying shares the price of any of the shares does not fall below the barrier of 55% of their initial value, the nominal value of the Premium Bond and the total yield of 28.5% (equivalent of six half a year yields of 4.75% (see Note)) shall be paid out at the maturity date.
- If there is not an automatic early repayment made and at the date of fixing the closing value of the individual underlying shares the price of at least one of the underlying shares falls below the barrier of 55% of its initial value, and at the same time the closing value of any of the remaining shares will not be equal or higher than their initial values, the payout of the nominal value of the Premium Bond at the maturity date shall be decreased by the loss of the worst of the three shares since the date of fixing its initial value until the date of fixing its closing value. The

investor shall lose more than 45% of his investment and no yield shall be paid out to him.

You will find an example in the leaflet.

- Principle of an additional protection mechanism:
if the automatic early repayment is not made and at the date of fixing the closing value of individual underlying shares the price of at least one of the underlying shares falls below the barrier of 55% of its initial value but at the same time the closing value of at least one of the shares equals or is higher than its initial value, the nominal value of the Premium Bond shall be paid out at the maturity date but no yield shall be paid.

You will find an example in the leaflet.

Settlement

- Maturity shall be on 25 May 2023
- Česká spořitelna pays out the yield and the nominal value
- It takes three working days to settle the buying and selling of the Premium Bond

Secondary market

- Minimum purchased amount: 1 piece
- Price at subscription: 100%, free of charge
- Liquidity: daily according to current market prices published in the Exchange Rate List of Česká spořitelna, a.s.
- The Premium Bond can be sold even before the maturity date for the price in the Česká spořitelna Exchange Rate List which you will find here at the Investment Centre/Exchange Rate Lists

Note: Any potential yields from the Premium Bond are paid in a lump sum at its automatic early or regular maturity date, the consolidated interest is not claimed.

Note 2: Product risk weight on a scale of 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 its maturity date. The real risk may significantly differ in case you sell the product prematurely.

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.