

## Prémiový dluhový cenný papír DivDAX AUTOCALL

ISIN: DE000VP7SCR2

## Overview

Date: - -	
<b>Bid</b>	<b>Ask</b>
-	-
<b>Difference</b>	- (-)

General attributes	
Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	corporate
Country of issue	DE
Current coupon	4.250%
Coupon style	variable
Coupon payment date	2021/10/14
Coupon payment period	at maturity
Value date	2020/10/14
Maturity	2021/10/14
Repayment value	0.00
Currency	CZK
Nominal value	10,000
Capital gains tax	-
Accrued Interest	0.00
Investor tolerance	<u>5 (scale 1-7)</u>

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

#### Advantages

##### What does the PDCP DivDAX AUTOCALL offer?

- Possibility to obtain an attractive yield of up to 21.25% in 5 years.
- PDCP DivDAX AUTOCALL can be automatically repaid early together with the payout of an interesting yield of 4.25% (see Note) already after the first year or at any of the following annual monitoring. The resulting yield is then 4.25% (see Note) for each year that elapsed after the issue date.
- Attractive barrier level of 60% of the initial value of the DivDAX share

#### Details you should be aware of

- PDCP DivDAX AUTOCALL does not guarantee a return on the invested amount and investor could lose the whole investment or part of it.
- The holder of PDCP DivDAX AUTOCALL bears the credit risk of the issuer and guarantor.
- The total yield is paid out in a single sum for the real duration of PDCP DivDAX AUTOCALL at the maturity date or at the date of its automatic early repayment.
- If at the date of fixing the closing value of the index its value falls below the barrier of 60% of its initial value (The initial value will be

- index for payout of the yield and the nominal value of the PDCP DivDAX AUTOCALL at its maturity date.
- Barrier for automatic early repayment decreasing over in time: 100% (after a year), 95% (after two years), 90% (after three years), 85% (after four years).
- PDCP DivDAX AUTOCALL is issued in Czech crowns, the investor does not bear the currency risk.
- The DivDAX share index is a well diversified index representing German companies with the highest dividend yield from the major German share DAX index.
- Electronic version of the Prospectus and the Notification of Key Information are published on the Issuer's website <https://prospectus.vontobel.com> or [www.investicnicentrum.cz/prospekty](http://www.investicnicentrum.cz/prospekty).
- calculated by the DivDAX provider based on the closing prices of the underlying assets on 7 October 2020), no yield shall be paid out at the maturity date and the PDCP DivDAX AUTOCALL holder shall lose more than 40% of the invested money.
- If you make use of portfolio investment consultancy method, ask your banker or investment specialist to assess with you whether this product should become part of your investment portfolio.
- PDCP DivDAX AUTOCALL is subject to German law.
- 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: Vontobel Financial Products GmbH
- Guarantor: Vontobel Holding AG (Moody's A3)
- Underlying index: DivDAX
- Subscription period: 10 September 2020 (9.00) – 7 October 2020 (16.00)
- Date of fixing the initial value of the underlying index: 7 October 2020
- Date of fixing the closing value of the underlying index: 7 October 2025
- Dates of possible automatic early repayment: 14 October 2021, 14 October 2022, 16 October 2023, 14 October 2024
- Dates of monitoring: see the leaflet
- Barrier for payout of the nominal value at its maturity date: 60% of the fixed initial value of DivDAX index at the date of fixing its closing value
- Product costs valid at the subscription starting day: *(You will find the exact expression of product costs in the PDCP DivDAX AUTOCALL Subscription Instruction): 0.727% annually*

### Description

If you are looking for interesting investment opportunity and trust the force and long-term growth of German economy and globally operating German companies and rank among more experienced investors, then you may be interested in investing in a five-year Prémiový dluhový cenný papír DivDAX AUTOCALL (PDCP DivDAX AUTOCALL).

**PDCP DivDAX AUTOCALL with the option of automatic early repayment provides**

**opportunity to gain an attractive annual yield of up to 4.25% (see Note). The total yield for its five-year duration may reach 21.5%.**

The payout of the yield and nominal value of the PDCP DivDAX AUTOCALL is derived from the DivDAX share index comprising high quality German companies with the highest dividend yield. In addition, the PDCP DivDAX AUTOCALL allows early repayment as soon as after the first year of its duration and then subsequently every year until its maturity date.

### Payment notes

#### How does the PDCP DivDAX AUTOCALL work?

- The payout of the yield and nominal value of the Premium Bond depends on the trend of DivDAX share index.
- For its duration the Premium Bond can be automatically paid out early once a year, if the index value at the monitoring date equals or is higher than the comparative value 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 4.25% (see Note) for every 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 the monitored index its value does not fall below the barrier of 60% of its initial value, the initial value of the Premium Bond and the total yield of 21.25% (equivalent of five annual yields of 4.25% (see Note)) shall be paid out.
- If the automatic early repayment is not made and at the date of fixing the closing value of the monitored index its value falls below the barrier of 60%, 100% of the PDCP DivDAX AUTOCALL nominal value decreased by the index loss since the date of fixing its initial value until the date of fixing its closing value shall be paid out at the maturity date. The investor shall lose more than 40% of his investment and no yield shall be paid out to him.

**You will find an example in the leaflet.**

### Settlement

- Maturity shall be on 14 October 2025
- 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
- Price for the provision of early redemption: 2% of the transaction volume

*Note.: Any potential yields from the PDCP DivDAX AUTOCALL are paid in a lump at its automatic early or regular maturity date, the consolidated interest is not claimed.*  
*Note 2: The risk weight is 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.