

## Měnový prémiový vklad v USD 01/2019

## Overview

2019/12/09 16:40:01

<b>Bid</b>	<b>Ask</b>
<b>100.00</b>	-
<b>Minimum yield</b>	<b>2.28% p.a.</b>
<b>Difference</b>	0.00% (0.00)

## General attributes

<b>Product type</b>	Premium deposits FX
<b>Issuer</b>	Česká spořitelna, a.s.
<b>Issue date</b>	2018/12/28
<b>Currency</b>	USD
<b>Underlying</b>	USD/EUR
<b>Capital guarantee</b>	100.00%
<b>Maturity</b>	2020/01/31
<b>Minimum rate</b>	2.00% p.a.
<b>Basic lower rate</b>	2.00% p.a.
<b>Premium upper rate</b>	4.00% p.a.
<b>Range width</b>	0 až 0.10 USD
<b>Barrier in %</b>	-
<b>Investor tolerance</b>	<u>1 (scale 1-7)</u>

## PDF Downloads



CZ Flyer	
CZ Report MPV	

Chart is not available

The information on the locked yield of products (in % p.a.) is only informative and is not binding for actual payment. The final yield value that is to be paid for the full product duration will be calculated shortly before its maturity. The previous performance will not guarantee the future performance.

Source: FactSet

 **Advantages**

- Deposit tenure 1 year.
- The deposit is managed in USD.
- Premium deposits and their yields are subject to insurance alike other term deposits.
- The deposits are deposited at Česká spořitelna and are set up and managed free of charge.

 **Disadvantages**

- The minimum investment is \$ 500 (and multiples of \$ 100).
- The offer applies to deposits set up from 28/12/2018 till 30/01/2019.
- The period of floating interest rates lasts from 01/02/2019 to 30/01/2020.
- Till 30/01/2019, the uniform rate of 2,00 % p. a. is applied to the deposit
- interest yields are subject to the same tax as other deposit products
- with selected issues of premium deposits, the Bank may determine the deposit minimum limit

### Secondary market

The premium deposit with the features as stated above may only be set up till deposits in the amount corresponding to the type of premium deposit as determined by the Bank have been paid down. Currency premium deposits may be terminated ahead of schedule at ČS branches at any time. In such a case, however, a fee amounting to 2% of the withdrawn amount is charged due to additional bank costs.

## Details

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<b>Premium upper rate</b>	4.00% p.a.
<b>Range width</b>	0 až 0.10 USD
<b>Barrier in %</b>	-
<b>Nominal amount</b>	100.00
<b>Underlying price</b>	1.10646
<b>Underlying price date</b>	2019/12/10
<b>Strike day</b>	2019/01/31
<b>Observation period</b>	Daily
<b>First trading day</b>	2018/12/28
<b>Last trading day</b>	2019/01/30
<b>Revolving</b>	yes
<b>Minimum investment</b>	500
<b>Maximum yield</b>	4.00% p.a.

### Premium deposits FX | Description

Premium deposits are the right products to deposit funds that are free for a limited period of time. The premium of the currency premium deposit depends on the development of the determined currency pair. Interest is applied every day at a higher or lower rate depending on whether the exchange rate is inside or outside the determined range. The range is changed for every month pursuant to the last rate in the previous month. The total deposit yield is a sum of yields for all days of the premium period.

### Description Yield Calculation

Interest at a rate of 2,00% or 4,00% p. a. is paid on the premium deposit every day. The higher interest rate will be applied if the USD/EUR exchange rate as announced by CNB for the respective day is inside the determined range (including limiting values). Thus the resulting deposit yield will be a sum of the yields for individual interest days. The first determining range will be set pursuant to the exchange rate as announced by CNB on 31/01/2019. The limit of the determining range will be 10 cents (USD) below the rate. The yield depends on the development of the USD/EUR exchange rate as announced by CNB for every day. The higher yield falls on the day that dollar becomes stronger in the determined range in comparison with its rate at the beginning of the month. The determining range for the determination of the premium will be set monthly pursuant to the current value of the exchange rate, in the range from USD 0 to 0.10. Principal and yield payout from 31/01/2020.

## Underlying

2019/12/09 16:40:01

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2019/12/10 00:04:57

**Price**  
**1.10646** USD  
 1 EUR = 1.10646 USD  
 1 USD = 0.90378 EUR

**Difference** 0.06% (0.00)

## General attributes

<b>Exchange rate</b>	-
<b>Exchange</b>	OTCD FX Premium
<b>Security type</b>	Currency

## Market data

<b>Open</b>	1.10583 USD
<b>High</b>	1.1078 USD
<b>Low</b>	1.1052 USD
<b>Close (prev. day)</b>	1.10584 USD

## Performance and Risk

	1W	6m	1Y	3Y
<b>Perf (%)</b>	+0.36%	-2.42%	-2.90%	+4.12%
<b>Perf (abs.)</b>	0.00	-0.03	-0.03	+0.04
<b>Beta</b>	-	-	-	-
<b>Volatility</b>	4.83	4.45	4.78	6.11

## Futures and Options

<b>Related Futures</b>	81
<b>Related Options</b>	-

5Y



Please pay attention to currency units, monitor purchase and sale prices. Some currencies are quoted in other units.

Source: FactSet

## Price data

<b>Ø price 5 days   Ø volume 5 days (pcs.)</b>	1.10772 USD (0)
<b>Ø price 30 days   Ø volume 30 days (pcs.)</b>	1.10475 USD (0)
<b>Ø price 100 days   Ø volume 100 days (pcs.)</b>	1.10496 USD (0)
<b>Ø price 250 days   Ø volume 250 days (pcs.)</b>	1.11671 USD (0)
<b>YTD High   date</b>	1.15698 USD (2019/01/10)
<b>YTD Low   date</b>	1.08780 USD (2019/10/01)
<b>52 Weeks High   date</b>	1.15698 USD (2019/01/10)
<b>52 Weeks Low   date</b>	1.08780 USD (2019/10/01)

## Recent Research

on instrument	on market	
<b>Date</b>	<b>Headline</b>	<b>Download</b>
2019/12/06	Week ahead   Important events ahead of holiday sea...	<a href="#">Download</a>
2019/12/05	Credit Markets Weekly   Good sentiment taking a br...	<a href="#">Download</a>
2019/12/05	Slovakia   Instant Comment	<a href="#">Download</a>
2019/12/05	Slovakia   Instant Comment	<a href="#">Download</a>
2019/12/03	Issuer Profile   Play Communications S.A.	<a href="#">Download</a>

## Next Steps

### Know-How

In our know-how area you can find all relevant details on the different types of certificates. The tutorial gives you selected information about the functionality of structured products and assists you in making your investment decision. In our glossary we explain the most important keywords and within the FAQ section you can find answers to the most common questions concerning this topic.

[➤ Go to Know-How](#)

### Contact

Do you have any further questions which are not covered in our know-how area? Please ask directly our product specialists via our contact form.

[➤ Go to Contact](#)

### Disclaimer

A Premium Deposit with the stated properties can only be set up till the volume of the issue of Premium Deposits as determined by the bank is used up. Currency Premium Deposits may be terminated ahead of schedule at Česká spořitelna branches at any time. In such a case, however, a fee is charged pursuant to the Premium Deposit Contract due to additional bank costs. You will get more details of advantages, risks and other significant circumstances related to Premium Deposits at the branches of Česká spořitelna. The information sources used are generally regarded as reliable, although Česká spořitelna or Erste Group Bank 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.