

Měnový prémiový vklad v USD 02/2019

Overview

2019/12/14 16:40:03

Bid	Ask
100.00	-
Minimum yield	1.76% p.a.
Difference	0.00% (0.00)

General attributes

Product type	Premium deposits FX
Issuer	Česká spořitelna, a.s.
Issue date	2019/01/31
Currency	USD
Underlying	USD/EUR
Capital guarantee	100.00%
Maturity	2020/01/31
Minimum rate	1.60% p.a.
Basic lower rate	1.60% p.a.
Premium upper rate	3.40% p.a.
Range width	0 až 0.10 USD
Barrier in %	-
Investor tolerance	<u>1 (scale 1-7)</u>

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since inception



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: Česká spořitelna, a. s.

 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 31/01/2019 till 25/02/2019.
- The period of floating interest rates lasts from 01/03/2019 to 27/02/2020.
- Till 27/02/2019, the uniform rate of 1,60% 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 In such a case, however, a fee amounting to 2% of the withdrawn amount is charged due to additional bank costs.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

2019/12/14 16:40:03

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Currency	USD
Underlying	USD/EUR
Capital guarantee	100.00%
Maturity	2020/01/31
Minimum rate	1.60% p.a.
Basic lower rate	1.60% p.a.
Premium upper rate	3.40% p.a.
Range width	0 až 0.10 USD
Barrier in %	-
Nominal amount	100.00
Underlying price	1.11222
Underlying price date	2019/12/13
Strike day	2019/02/28
Observation period	Daily
First trading day	2019/01/31
Last trading day	2019/02/25
Revolving	yes
Minimum investment	500
Maximum yield	3.40% 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 1,60% or 3,40% 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 28/02/2019. 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 28/02/2020.

Underlying

2019/12/14 16:40:03

Bid	Ask
100.00	-
Minimum yield	1.76% p.a.
Difference	0.00% (0.00)

2019/12/13 22:59:57

Price
1.11222 USD
 1 EUR = 1.11222 USD
 1 USD = 0.89910 EUR

Difference -0.54%
(-0.01)

General attributes

Exchange rate	-
Exchange	OTCD FX Premium
Security type	Currency

Market data

Open	1.11831 USD
High	1.11861 USD
Low	1.1110 USD
Close (prev. day)	1.11831 USD

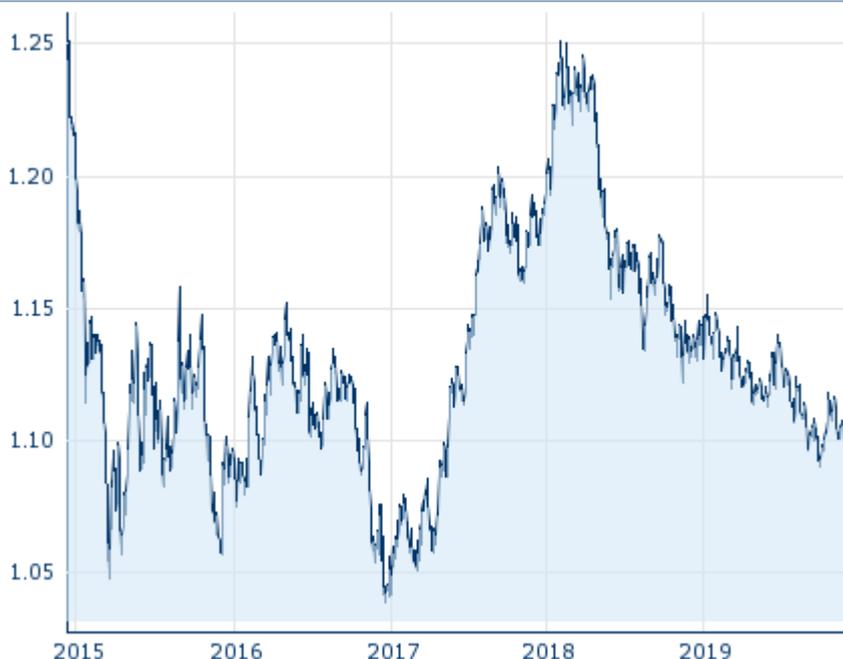
Performance and Risk

	1W	6m	1Y	3Y
Perf (%)	+0.71%	-0.97%	-1.66%	+5.09%
Perf (abs.)	+0.01	-0.01	-0.02	+0.05
Beta	-	-	-	-
Volatility	4.99	4.50	4.77	6.09

Futures and Options

Related Futures	81
Related Options	-

5Y



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

Source: FactSet

Price data

Ø price 5 days Ø volume 5 days (pcs.)	1.11061 USD (0)
Ø price 30 days Ø volume 30 days (pcs.)	1.10525 USD (0)
Ø price 100 days Ø volume 100 days (pcs.)	1.10500 USD (0)
Ø price 250 days Ø volume 250 days (pcs.)	1.11636 USD (0)
YTD High date	1.15698 USD (2019/01/10)
YTD Low date	1.08780 USD (2019/10/01)
52 Weeks High date	1.15698 USD (2019/01/10)
52 Weeks Low date	1.08780 USD (2019/10/01)

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Next Steps

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Contact

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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.