

## Měnový prémiový vklad v USD 11/2023

## Overview

2024/08/16 12:01:00

<b>Bid</b>	<b>Ask</b>
100.00	-
<b>Minimum yield</b>	<b>4.29% 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>	2023/11/30
<b>Currency</b>	USD
<b>Underlying</b>	USD/EUR
<b>Maturity</b>	2024/11/27
<b>Minimum rate</b>	3.25% p.a.
<b>Basic lower rate</b>	3.25% p.a.
<b>Premium upper rate</b>	6.25% 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>	1.09895
<b>Underlying price date</b>	2024/08/16
<b>Strike day</b>	2023/11/30
<b>Observation period</b>	Daily
<b>First trading day</b>	2023/10/31
<b>Last trading day</b>	2023/11/30
<b>Revolving</b>	no
<b>Minimum investment</b>	100
<b>Maximum yield</b>	6.25% p.a.

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

- 100% return of the deposited funds and a definite minimum yield regardless of the market development of the dynamic underlying asset!
- Daily locking of the yield. You can no longer lose the achieved yield!
- Premium deposits and their yields are subject to insurance and tax just as classic term deposits.
- Setting up and managing the deposit is free.

#### ! Disadvantages

**Please note that the target market of this investment instrument is listed below. If you do not meet any of the listed parameters, you may be outside the specified target market!**

The target market defines the set of investors (retail clients) for whom the investment product is intended.

This investment product is intended for investors who:

- seek investment profit
- are able to accept a level of risk that

is in accordance with the risk indicator of the product specified in General attributes.

- are interested in holding the product until the maturity specified in General attributes
  - The client's compatibility with the product's target market will be evaluated during the purchase process.
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- Inflation risk. Investors should be aware that the fair value of an investment, including any yield may fall in connection with how inflation reduces the value of the product's currency.
  - Currency premium deposits can be terminated prematurely at any time at Česká spořitelna branches. In this case, we guarantee the return 100% of its nominal value, but due to additional costs, a price of 2% from the withdrawn amount is charged.

### Description Yield Calculation

The yield depends on the development of the USD/EUR exchange rate calculated as a share of the CZK/EUR and CZK/USD rates announced for each day by the CNB.

The deposit bears daily interest by a basic (lower) or premium (higher) interest rate.

Interest bearing by the basic or premium rate depends on whether the observed rate is outside or within the decisive band. This is determined for each individual month as a deviation in US cents from the fixed USD/EUR exchange rate of the last working day in the given month and applies to the following month. If both rates (CZK/EUR and CZK/USD) are not available on the given day, the USD/EUR exchange rate of the last day when the CNB fixed both rates will be used to determine the band.

The premium (higher) interest rate is used in case that the observed USD/EUR rate for the given day will be within the fixed decisive band, including the extreme values.

The basic (lower) interest rate is used in case that the observed USD/EUR rate for the given day will be outside the set decisive band.

### Secondary market

- To set up a currency premium deposit an asset account of financial instruments at Česká spořitelna is required as well as a cash account at Česká spořitelna maintained in the relevant currency.
- Setting up an asset account is free, and can be set up at any branch of Česká spořitelna based on the conclusion of the Investment Services Agreement.
- The investor needs a valid identity card, a legal entity proof of legal subjectivity.
- Currency premium deposits can be prematurely cancelled at ČS branches. However, in this case there is a 2% charge from the withdrawn amount due to additional bank costs.

### Who can buy?

- A citizen of the Czech Republic or foreign national over the age of 18 (in case of a minor his/her legal representative).

- A legal entity, natural person-entrepreneur.
- Other entities established under the laws of the Czech Republic, (foundations, movements, political parties).

## Underlying

2024/08/16 12:01:00

<b>Bid</b>	<b>Ask</b>
<b>100.00</b>	-
<b>Minimum yield</b>	<b>4.29% p.a.</b>
<b>Difference</b>	0.00% (0.00)

2024/08/16 12:00:59

<b>Price</b>	
<b>1.09896</b> USD	
1 EUR = 1.09896 USD	
1 USD = 0.90996 EUR	

<b>Difference</b>	0.16% (0.00)
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## General attributes

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

## Performance and Risk

	1W	6m	1Y	3Y
<b>Perf (%)</b>	+0.00%	+0.00%	-	-
<b>Perf (abs.)</b>	+0.00	+0.00	-	-
<b>Beta</b>	-	-	-	-
<b>Volatility</b>	0.00	0.00	-	-



5Y

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

Source: FactSet

## on instrument

Ø price 5 days   Ø volume 5 days (pcs.)	1.09655 USD (0)
Ø price 30 days   Ø volume 30 days (pcs.)	1.08954 USD (0)
Ø price 100 days   Ø volume 100 days (pcs.)	1.08285 USD (0)
Ø price 250 days   Ø volume 250 days (pcs.)	1.08339 USD (0)
<b>YTD High   date</b>	1.10474 USD (2024/08/14)
<b>YTD Low   date</b>	1.06010 USD (2024/04/16)
<b>52 Weeks High   date</b>	1.11395 USD (2023/12/28)
<b>52 Weeks Low   date</b>	1.04480 USD (2023/10/03)

## 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.