

Prémiový dluhový cenný papír TRANSATLANTIC AUTOCALL

ISIN: XS2004274598

Overview

Date: --	
Bid	Ask
-	-
Difference	+ (-)

General attributes	
Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	DE
Current coupon	4.000%
Coupon style	fix
Coupon payment date	2022/04/09
Coupon payment period	annually
Value date	2021/04/09
Maturity	2024/04/11
Repayment value	0.00
Currency	CZK
Nominal value	10,000
Accrued Interest	397.81
Investor tolerance	<u>1 (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 PDCP TRANSATLANTIC AUTOCALL offer?

- Possibility to obtain an attractive total yield of up to 12% in three years.
- Fixed yield of 4% p.a. from its nominal value is paid out annually regardless of the trend of the underlying assets for the duration of PDCP TRANSATLANTIC AUTOCALL, thus until the early maturity date or the maturity date (as at 7 April 2022, 11 April 2023, 9 April 2024).
- PDCP TRANSATLANTIC AUTOCALL can be automatically

! Details you should be aware of

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:

- have sufficient knowledge and/or experience regarding structured products and shares.
- seek investment profit

- repaid early already after the first year of its duration or at any of the following annual observations if at the observation date the underlying indices are on or above the valid barrier for early repayment.
- Interesting 49% barrier level of the initial value (see Note 2) of both underlying indices.
- Barrier for automatic early repayment decreasing over in time: 100% (after a year), 90% (after two years) and 80% (in the last year) works effectively as an additional protection mechanism.
- PDCP TRANSATLANTIC AUTOCALL is issued in Czech crowns, the investor does not bear the currency risk.
- Electronic version of the Basic Prospectus is published on the website of the Luxembourg Stock Exchange <https://www.bourse.lu/programme/Programme-GolSachsIntl/14550> or on www.investicnicentrum.cz/prospekty.
- Electronic version of the Notification of Key Information is published on the website <http://www.gsriips.eu> or you can find it on the investment portal www.investicnicentrum.cz
- are able to accept a level of risk that is in accordance with the risk indicator of the product specified in General attributes.
- In the event of an unfavorable development of the investment, they are able to bear the possible loss, which is illustrated by performance scenarios, see Key Information Document (KID).
- are interested in holding the product until the maturity specified in General attributes.

This investment product is not intended for investors (negative product target market), who:

- do not have sufficient knowledge regarding structured investment instruments and shares
- are unable to bear the loss of invested funds indicated in the Key Information Document (KID) in the event of an unfavorable development of the investment

The client's compatibility with the product's target market will be evaluated during the purchase process.

PDCP TRANSATLANTIC AUTOCALL does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.

- A 100% return on the nominal value of PDCP TRANSATLANTIC AUTOCALL at the maturity date depends on the market rate trend of the underlying indices EURO STOXX 50® and S&P 500®.
- The PDCP TRANSATLANTIC AUTOCALL holder bears the credit risk of the issuer and guarantor.

You will find more information in the leaflet.

Description

PDCP TRANSATLANTIC AUTOCALL with the option of automatic early repayment provides the opportunity to gain an attractive annual yield of 4% (see Note). The total yield for its three-year duration can then reach up to 12%.

The payout of the nominal value of PDCP TRANSATLANTIC AUTOCALL is based on the price trend of two key share indices: EURO STOXX 50® and S&P 500® which include largest publicly traded European and American companies. In addition, the construction of PDCP TRANSATLANTIC AUTOCALL allows its early repayment even in case of a slight decrease or stagnation of the underlying indices. PDCP TRANSATLANTIC AUTOCALL may end already after the first year or subsequently each year for its duration depending on fulfilment of conditions for early repayment or at its maturity date.

- Issuer: Goldman, Sachs & Co. Wertpapier GmbH
- Guarantor: Goldman Sachs Group, Inc. (Moody's A2 / Standard & Poor's BBB+ /

Fitch A)

- Underlying indices: EURO STOXX 50® and S&P 500®
- **Subscription period: 1 March 2021 (9:00) – 31 March 2021 (16:00)**

For more information see the leaflet

Payment notes

How does PDCP TRANSATLANTIC AUTOCALL work?

- Return of the PDCP TRANSATLANTIC AUTOCALL nominal value depends on the market rates trend of EURO STOXX 50® and S&P 500® share indices.
- Initial value (see Note 2) of EURO STOXX 50® and S&P 500® underlying indices shall be fixed on 31 March 2021.
- Observation of the trend of EURO STOXX 50® and S&P 500® indices will be carried out from 1 April 2021 until 2 April 2024 (the daily closing prices of indices are decisive).
- Yield of 4% p.a. of the PDCP TRANSATLANTIC AUTOCALL nominal value is paid out annually for its duration and is always paid out, i.e. regardless of the trend of the underlying indices.
- Barrier is fixed at the level of 49% of the fixed initial value (see Note 2) of the underlying indices, touching the barrier does not mean breaking it.
- For its duration PDCP TRANSATLANTIC AUTOCALL can be automatically paid out early once a year, if the value of both underlying indices at the observation date will be equal or higher than the comparative value of the underlying index at the relevant observation date.
- If the automatic early repayment condition is not met, the investor will receive 4% annual yield of its nominal value and PDCP TRANSATLANTIC AUTOCALL continues to the next date of possible repayment.
- If PDCP TRANSATLANTIC AUTOCALL is automatically repaid early, the investor shall receive 100% of its nominal value and an annual yield of 4% of its nominal value.
- If the automatic early repayment is not made and during observation the value of some underlying index (daily closing price) never falls below the barrier of 49% of its initial value (see Note 2), 100% of PDCP TRANSATLANTIC AUTOCALL nominal value and the last fixed yield of 4% p. a. of its nominal value shall be paid out at the maturity date.
- If the automatic early repayment is not made and during observation the value of some underlying index (daily closing price) falls below the barrier of 49% of its fixed initial value (see Note 2), but on the last observation date the value of both underlying indices will increase to or above 80% of their initial value (see Note 2) then 100% of PDCP TRANSATLANTIC AUTOCALL nominal value and the last fixed yield of 4% of its nominal value shall be paid out at the maturity date.

You will find more information and examples in the leaflet

Settlement

- Maturity shall be on 9 April 2024
- The disbursement of the yield and nominal value shall be conducted by Česká spořitelna
- It takes three working days to settle the buying and selling of the Premium Bond

Secondary market

- Minimum purchased amount: 1 piece
- Price for the provision of early redemption: 2% of the transaction volume
- Price at subscription: 100%, without a fee
- Liquidity: daily according to current market prices published in the Exchange Rate List of Česká spořitelna, a.s.

Note: PDCP TRANSATLANTIC AUTOCALL pays out potential yields in a lump sum at its early or regular maturity date, the consolidated interest is not claimed.

Note 2: The initial value will be calculated for the EURO STOXX 50® and S&P 500® indices provider based on the closing prices of the underlying assets on the relevant stock exchanges on 31 March 2021.

Note 2: Product 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. The product risk weight is a guide for a comparison of the risk rate of this product compared with other products. It shows how likely it is that you can lose money as a consequence of movements on the markets, or because the issuer will be unable to pay the money.

Note 3: You will find the precise expression of product costs in the PDCP TRANSATLANTIC AUTOCALL Subscription Instruction.

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.