

## Prémiový dluhový cenný papír U.S. TECHNOLOGY AUTOCALL




ISIN: XS2025967113

## Overview

Date: 2019/12/16 00:00:00	
Bid	Ask
<b>101.46</b>	-
Difference 	0.33% (0.34)
<b>General attributes</b>	
Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	corporate
Country of issue	DE
Current coupon	0.000%
Coupon style	variable
Coupon payment date	2021/10/15
Coupon payment period	at maturity
Yield to maturity p.a. (before capital gains tax)	-
Value date	2019/10/15
Maturity	2021/10/15
Repayment value	0.00
Currency	CZK
Nominal value	10,000
Capital gains tax	-
Accrued Interest	0.00
Investor tolerance	<b>5 (scale 1-7)</b>
Last trading day	2021/10/07

➤ Basic bond documents (prospectuses, supplements,..)

## PDF Downloads

Key Investor Information Document	
CZ Flyer	
CZ Report	



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: Česká spořitelna, a. s.

### + Advantages

#### What does the Prémiový dluhový cenný papír U.S. TECHNOLOGY AUTOCALL offer?

- Possibility to obtain an attractive yield of up to 12% in 2 years.
- PDCP U.S. TECHNOLOGY AUTOCALL can be automatically repaid early together with the payout of an interesting yield of 3% (see Note) already after the first half year or at any of the following observation. Then the final yield is 3% (see Note) for each half year that elapsed since the issue date.

### ! Details you should be aware of

- PDCP U.S. TECHNOLOGY AUTOCALL does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.
- The holder of PDCP U.S. TECHNOLOGY AUTOCALL bears the credit risk of the issuer and the guarantor.
- The total yield is paid out in a lump sum for the actual duration of PDCP U.S. TECHNOLOGY AUTOCALL at the regular maturity date or at the automatic early

Please read the disclaimer at the end of the document.

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➤ CZ Key Information Documents

- Interesting barrier of 60% of the initial value of NASDAQ-100 Technology Sector Index for payout of the nominal value of the Premium Bond at the date of closing observation.
- Barrier for automatic early repayment: 100% of the initial price.
- PDCP U.S. TECHNOLOGY AUTOCALL is issued in Czech crowns, the investor does not bear the currency risk.
- Electronic version of the Basic Prospectus is published on the Issuer's website  
<https://www.goldmansachs.com/> or on [www.investicnicentrum.cz/prospekty](http://www.investicnicentrum.cz/prospekty).
- Electronic version of the Notification of Key Information is published on the website  
<https://www.goldmansachs.com/> or you can find it on the investment portal [www.investicnicentrum.cz](http://www.investicnicentrum.cz).

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

- repayment date.
- If at the date of fixing the closing value of NASDAQ-100 Technology Sector Index the value of the index will fall below the barrier of 60% of its initial value, no yield will be paid out on the maturity date and the holder of PDCP U.S. TECHNOLOGY AUTOCALL will lose more than 40% of the invested money.
- If you use the portfolio method of investment advice, ask your banker or investment specialist to assess whether this product should become part of your investment portfolio.
- PDCP U.S. TECHNOLOGY AUTOCALL is subject to English law.
- Issuer: Goldman, Sachs & Co. Wertpapier GmbH
- Guarantor: The Goldman Sachs Group, Inc. (S&P's BBB+ / Moody's A3 / Fitch A)
- Underlying asset: NASDAQ-100 Technology Sector share Index
- Subscription period: 19 September 2019 (9.00) – 8 October 2019 (16.00)
- Price at subscription: 100%, free of charge
- Issue date: 15 October 2019
- Date of fixing the initial value of the index: 8 October 2019
- Date of fixing the closing value of the index: 8 October 2021
- Dates of possible automatic early repayment: 17 April 2020, 15 October 2020, 15 April 2021
- You will find the comparative values for automatic early repayment in the leaflet
- Barrier for payout of the nominal value of PDCP U.S. TECHNOLOGY AUTOCALL at the closing date of the observation: 60% of the initial value of the NASDAQ-100 Technology Sector Index
- Product costs valid on the subscription starting date (You will find the precise statement of products costs in the Subscription Instruction of PDCP U.S. TECHNOLOGY AUTOCALL): 1.59% p.a.
- Price for the provision of early redemption: 2% of the transaction volume

## Description

Are you looking for an interesting investment opportunity? Do you trust the force and long-term growth potential of the world economy and primarily the technological sector but nevertheless fear of its higher fluctuation? If you rank among more experienced investors, then you may be interested in investing in two-year Prémiový dluhový cenný papír U.S. TECHNOLOGY AUTOCALL (PDCP U.S. TECHNOLOGY AUTOCALL).

**PDCP U.S. TECHNOLOGY AUTOCALL with the option of automatic early repayment provides the opportunity to gain an attractive yield of 6% p.a. (see Note) already after a half year of its duration.**

The two-year PDCP U.S. TECHNOLOGY AUTOCALL offers the option to gain an attractive yield of 3% (see Note) for each half year that elapsed. Then the total yield can reach up to 12% for the two-year duration of the Premium Bond. The payout of the yield and the nominal value of PDCP U.S. TECHNOLOGY AUTOCALL is derived from the trend of the NASDAQ-100 Technology Sector share index which is a Subindex of NASDAQ 100. In addition the structure of PDCP U.S. TECHNOLOGY AUTOCALL allows its early repayment and payout of an attractive yield even in case of stagnation or growth of the underlying index. The product may be terminated already after the first half year and subsequently every half year for its duration until its maturity date.

## Payment notes

**How does Prémiový dluhový cenný papír U.S. TECHNOLOGY AUTOCALL work?**

- The payout of the yield and nominal value of PDCP U.S. TECHNOLOGY AUTOCALL depends on the trend of the NASDAQ-100 Technology Sector Index.
- For its duration PDCP U.S. TECHNOLOGY AUTOCALL can be automatically paid out early half-yearly, if the value of the NASDAQ-100 Technology Sector Index at the observation date equals or is higher than the initial value of the index.
- If the automatic early repayment condition is not met, PDCP U.S. TECHNOLOGY AUTOCALL continues to the next date of possible repayment.
- If PDCP U.S. TECHNOLOGY AUTOCALL is automatically repaid early, the investor shall receive its nominal value and a yield of 3% (see Note) for each half year that elapsed since the issue date.  
**You will find the 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, only 100% of the nominal value of PDCP U.S. TECHNOLOGY AUTOCALL will be paid out on the maturity date.
- If there is no automatic early repayment and at the date of fixing the closing value of the monitored index, its value is lower than 100% and at the same time equals or is higher than 60% of its initial value, 100% of the nominal value of PDCP U.S. TECHNOLOGY AUTOCALL will be paid out at the maturity date minus the loss of the index from the date of fixing its initial value to the date of fixing its closing value. The investor will lose more than 40% of the investment and the yield will not be paid out.  
**You will find the EXAMPLE in the leaflet**

## Settlement

- Maturity date is on 15 October 2021

### Secondary market

- minimum purchased amount: 1 piece
- Liquidity: daily according to market prices published in the Exchange Rate List of Česká spořitelna, a.s.

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

*Note 2: Product risk weight 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.*

## Underlying

### Underlying

NASDAQ 100 TECHNOLOGY SECTOR NASDAQ-100 Technology Sector Index consists of 39 American shares of the technology sector. It includes shares of highly prosperous technology companies namely Facebook, Apple and Google). As well as these technology giants the index includes other prominent companies such as Adobe, Cisco, Intel, Microsoft, nVidia, Texas Instruments and Western Digital. The individual shares in the NASDAQ-100 Technology Sector Index have the same weight which ensures much greater diversification than the classic NASDAQ-100 Index

## Next Steps

### Know-How

In our know-how area you can find all relevant details on the different types of bonds. The tutorial gives you selected information about the functionality of bonds 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](#)

### Downloads & links

[Yield Calculator](#)



### 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.