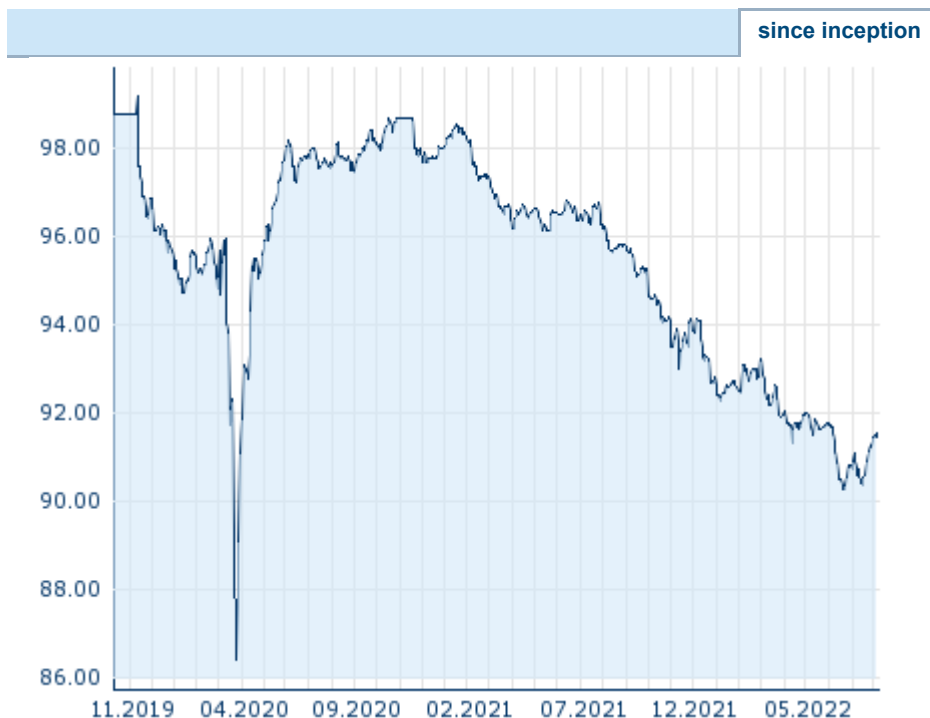


Prémiový dluhopis DEMOGRAPHY SELECT 1

ISIN: XS2043745038

Overview

Date: 2022/08/08 00:00:00	
Bid	Ask
90.98	-
Difference	0.17% (0.16)
General attributes	
Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	CH
Current coupon	-
Coupon style	variable
Coupon payment date	2023/10/16
Coupon payment period	at maturity
Value date	2019/10/16
Maturity	2023/10/16
Repayment value	100.00
Currency	CZK
Nominal value	10,000
Accrued Interest	-
Investor tolerance	1 (scale 1-7)



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

Why buy Prémiový dluhopis DEMOGRAPHY SELECT 1?

- Interesting yield potential of up to 40% for its duration.
- 85% participation in a regularly observed trend of the underlying asset – iSTOXX Global Demography Select 50 index.
- Regular observation of the underlying asset. The resulting yield is calculated as 85% participation of the average annually fixed values of

! Details you should be aware of

- For PD DEMOGRAPHY SELECT 1 there is a guaranteed return on the entire invested amount. PD DEMOGRAPHY SELECT 1 guarantees a return of at least 100% of its nominal value (see Note) at the maturity date.
- The guarantee does not apply to a situation when the issuer fails or if you sell the Premium Bond before its maturity.
- Holder of PD DEMOGRAPHY SELECT 1 bears the issuer's credit

Please read the disclaimer at the end of the document.

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- the observed underlying asset.
- Even with a greater fall in the underlying asset at least 100% of the PD DEMOGRAPHY SELECT 1 nominal value (see Note) is always paid out at maturity thanks to the guarantee.
- Immediate availability of funds. You can sell PD DEMOGRAPHY SELECT 1, subject to standard market conditions, through Česká spořitelna at any time before maturity, for the market price shown in the Exchange Rate List of Česká spořitelna. However in such a case the price may fluctuate even below 100% of its nominal value.
- The payout guarantee of a minimum of 100% of its nominal value (see Note) applies to payout at maturity.
- PD DEMOGRAPHY SELECT 1 is issued in Czech crowns, the investor does not bear the currency risk.
- Electronic version of the prospectus is published on the website of Credit Suisse AG <https://www.credit-suisse.com/cz/en.html>.

Note: Payment of the guaranteed amount depends on the issuer's ability to meet its guarantee obligations.

- risk.
- 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.
- PD DEMOGRAPHY SELECT 1 is subject to English law.
- The prices are given as the percentages of the nominal value. The buying price means the client is selling, the selling price means the client is buying.
- Issuer: Credit Suisse AG (acting through its London branch)
- Underlying asset: iSTOXX Global Demography Select 50
- Subscription period: 16 September 2019 (9.00) – 9 October 2019 (16.00)
- Price at subscription: 100%, free of charge
- Date of fixing the initial value of the underlying asset: 9 October 2019
- Observation: annual, always at 9 October, with the convention of the following working day
- Last observation: 9 October 2023
- Participation: 85% in a regularly observed trend of the underlying asset
- Guarantee: 100% of the nominal value of PD DEMOGRAPHY SELECT 1 on the maturity date (see Note)
- Maximum payout: 140% of the PD DEMOGRAPHY SELECT 1 nominal value
- Formula for calculating the value at maturity: 100% of PD DEMOGRAPHY SELECT 1 + 85% participation × (average value from 4 observations of the underlying asset/ initial value – 1), minimum 100%, maximum 140%
- Product costs valid at the issue date: 0.84% p.a. (You will find the precise expression of the product costs in the Instruction for Subscription of PD DEMOGRAPHY SELECT 1)
- Price for the provision of early redemption: 2% of the transaction volume
- Minimum investment: 1 piece

Description

Each rational thinking person looks for an opportunity of how to increase the value of his or her money as effectively as possible. For many it is then important to firstly know how the investment may develop, and mainly its yield potential and the market risk they take. If these parameters are also important to you, then you could be interested in investing in Prémiový dluhopis DEMOGRAPHY SELECT 1.

The four-year PD DEMOGRAPHY SELECT 1 is designed for clients who do not require regular disbursements of the yield, but prefer growth of their investment depending on the trend of index composed from more shares titles.

PD DEMOGRAPHY SELECT 1 offers an attractive yield potential of up to 40% in four years, whereas at the maturity date it guarantees a return of 100% of its nominal value (see Note).

One of the fundamental factors that affect the global economy is demographic development. The key demographic changes are lower birth rate, longer life expectancy, people moving to bigger cities, as well as the rise of the living standard of a constantly greater number of people in the world. Demographic changes are projected into consumer behaviour, development of new technologies, they affect demands on development in the field of pharmacy, environmental protection and changes in production processes. It can be said that they are changing the outlook on the entire world and have a fundamental impact on corporate management in many branches and sectors. The proper identification of specific companies which could profit from demographic changes in the next few years is really crucial.

Payment notes

How does Prémiový dluhopis DEMOGRAPHY SELECT 1 work?

- The yield of the four-year PD DEMOGRAPHY SELECT 1 depends on the trend of global iSTOXX Global Demography Select 50 index.
- The initial value of the underlying asset shall be determined on 9 October 2019.
- The underlying asset is observed annually. Each year its value is recorded on the observation day.
- The average value of the underlying asset is calculated from these 4 values acquired during observation. This is then compared to its initial value.
- The total amount of the payout at maturity is calculated: 100% of the nominal value of PD DEMOGRAPHY SELECT 1 + 85% participation × (average value of 4 observations of the underlying asset/initial value – 1).
- Even with a greater fall in the underlying asset at least 100% of PD DEMOGRAPHY SELECT 1 (see Note) is always paid out at maturity thanks to the guarantee.
- For the duration of PD DEMOGRAPHY SELECT 1 its price may fall even below 100% of its nominal value with regard to the trend in the underlying asset and market conditions.
- The maximum amount of the premium is fixed at 40% of the Premium Bond nominal value for the duration of PD DEMOGRAPHY SELECT 1, i.e. for 4 years.
- Regular annual observations and the averaging of gained index values partly protect the investor against any sharp fall of the prices of the monitored underlying asset just before maturity. The total yield depends not only on the closing value of the observed underlying asset, but also on the continuous underlying asset value for the entire duration of PD DEMOGRAPHY SELECT 1. However, regular observation can also reduce the resulting yield (for example, if the underlying asset increases just before maturity).

You will find examples of scenarios at maturity in the leaflet.

Settlement

- Maturity of the Premium Bond is 16 October 2023
- Česká spořitelna pays out the yield and the nominal value
- Liquidity: daily according to current market prices in the Exchange Rate List of Česká spořitelna, a.s.
- It takes three working days to settle the buying and selling of the Premium Bond

Secondary market

- Minimum purchased amount: 1 piece
- The Premium Bond can be sold even before the maturity date for the price in the Česká spořitelna Exchange Rate List which you will find here at the Investment Centre/Exchange Rate Lists

Note: The disbursement of the guaranteed amount depends on the ability of the issuer to meet its commitments arising from the guarantee.

Note 2.: Product risk rate weight is on a scale from 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 the maturity date. The real risk may substantially differ, if you sell the product prematurely. The product risk-weight is a guide for comparing the rate of risk in comparison with others. 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 out the money.

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.