

## Prémiový dluhopis MULTI 16

ISIN: XS2176145386

## Overview

Date: 2024/08/15 11:15:00

Bid	Ask
92.89	-
Difference	0.03% (0.03)

## General attributes

Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	LU
Current coupon	-
Coupon style	variable
Coupon payment date	-
Coupon payment period	at maturity
Value date	2020/09/29
Maturity	2025/09/29
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 MULTI 16?

- Interesting yield potential of up to 30% for its duration.
- 100% participation in a regularly observed trend of a broadly diversified underlying asset – the Global Multi Asset Strategy EUR index.
- Regular observation of the underlying asset. The resulting yield is calculated as 100% participation of the average annually fixed values of

#### ! 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

- the observed underlying asset.
  - Even with a greater fall in the underlying asset at least 100% of the PD MULTI 16 nominal value (see Note) is always paid out at maturity thanks to the guarantee.
  - Fast availability of funds. You can sell the PD MULTI 16 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 MULTI 15 is issued in Czech crowns, the investor does not bear the currency risk.
- experience regarding bonds.
  - 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.
  - 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.

PD MULTI 16 is not intended for investors (negative product target market) who are unable to bear the possible loss of invested funds 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.

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

- The guarantee does not apply in situations when the issuer fails or if you sell the Premium Bond before its maturity.
  - The Premium Bond holder bears the issuer's and the guarantor's credit risk.
- Formula for calculating the value at maturity: 100% of the PD MULTI 16 + 100% participation x (average value from 5 observations of the underlying asset/initial value - 1), minimum 100%, maximum 130%.

**You will find more information in the leaflet.**

## Description

**An interesting yield potential of up to 30% in five years with a minimum 100% return on the nominal value (see Note) of the PD MULTI 16 at its maturity date.**

The global "multi asset" investment strategy uses a broad spectrum of underlying assets ranging from bonds, shares to commodities and applies a flexible approach to the management of the market risks taken and the yield potential. This complex investment method is used for the PD MULTI 16, whose yield depends on the trend of Global Multi Asset Strategy EUR index.

- Issuer: SG Issuer
- Underlying: Global Multi Asset Strategy EUR Index
- **Subscription period: 24.8.2020 (9.00)–22.9.2020 (16.00)**

**Please, find more information in the leaflet.**

## Payment notes

### How does the Prémiový dluhopis MULTI 16 work?

- The yield of the five-year PD MULTI 16 depends on the trend of global Global Multi Asset Strategy EUR.
- The initial value of the underlying asset shall be determined on 22 September 2020.
- 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 5 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 the PD MULTI 16 + participation  $100\% \times (\text{average value of 5 observations of the underlying asset} / \text{initial value} - 1)$ .
- Even with a greater fall in the underlying asset at least 100% of the PD MULTI 16 nominal value (see Note) is always paid out at maturity thanks to the guarantee.
- For the duration of the PD MULTI 16 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 30% of the Premium Bond nominal value for the duration of the PD MULTI 16, i.e. for 5 years.
- Regular annual observation and averaging of the acquired index values partly protect the investor from any sharp fall of the prices of the observed underlying asset just before maturity. The total yield does not depend only on the closing value of the observed underlying asset, but on the continuous value of the underlying asset throughout the duration of the PD MULTI 16. However regular observation can also reduce the resulting yield (if for example there is a rise in the underlying asset just before maturity).

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

## Settlement

- Maturity of the Premium Bond is 29 September 2025
- 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
- Selling price: 100%, free of charge
- 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.
- 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
- Price for the provision of early redemption: 2% of the transaction volume

*Note: The disbursement of the guaranteed amount depends on the ability of the issuer and guarantor 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.*

*Note 3: You will find the exact expression of product costs in the PD MULTI 16 Issue order.*

#### 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.