

Prémiový dluhový cenný papír E-COMMERCE AUTOCALL

ISIN: XS2249011516

Overview

Date: 2023/03/21 10:20:00

Bid	Ask
39.38	-

Difference	3.48% (1.35)
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General attributes

Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	DE
Current coupon	-
Coupon style	variable
Coupon payment date	2024/02/02
Coupon payment period	at maturity
Value date	2021/02/02
Maturity	2024/02/02
Repayment value	0.00
Currency	CZK
Nominal value	10,000
Accrued Interest	-
Investor tolerance	6 (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

What does PDCP E-COMMERCE AUTOCALL offer?

- Possibility to obtain an attractive yield of 24% in three years.
- PDCP E-COMMERCE AUTOCALL can be automatically repaid early together with payout of an interesting yield of 8% (see Note) already after the first year or at any of the following annual observations. The total yield is then 8% (see Note) for each year that elapsed since the issue date.

! 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

- Interesting 55% barrier level of the initial value of the individual underlying shares for payout of the nominal value of the Premium Bond at the date of the final observation.
 - Barrier for automatic early repayment decreasing over in time: 90% (after a year), 80% (after two years).
 - Additional protection mechanism for payout of the nominal value of the Premium Bond at its maturity date.
 - PDCP E-COMMERCE 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 www.gs-warrants.co.uk/issuer-details/base-prospectus or on www.investicnicentrum.cz/prospekty.
 - Electronic version of the Notification of Key Information is published on the website www.gspriips.eu, or you can find it on the investment portal www.investicnicentrum.cz
- regarding structured products and shares.
 - 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 loss up to the amount corresponding to the product's risk indicator specified in General attributes.
 - are interested in holding the product until the maturity specified in General attributes.

- PDCP E-COMMERCE AUTOCALL does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.
- If at the date of fixing the closing value of shares the price of at least one of the underlying shares falls below the 55% barrier of its initial value, and at the same time the closing value of any remaining shares shall not be equal or higher than their initial value, no yield shall be paid out at the maturity date and the PDCP E-COMMERCE AUTOCALL holder shall lose more than 45% of the invested money.
- The PDCP E-COMMERCE AUTOCALL holder bears the issuer's and guarantor's credit risk.
- The total yield is paid out in a single sum for the real duration of PDCP E-COMMERCE AUTOCALL at the due maturity date or at the date of automatic early repayment.

You will find more information in the leaflet

Description

PDCP E-COMMERCE AUTOCALL with the option of automatic early repayment provides the opportunity to gain an attractive annual yield of 8% (see Note). The total yield for its three-year duration can then reach up to 24%.

The payout of the yield and the nominal value of PDCP E-COMMERCE AUTOCALL is based on the price trend of shares of three important companies the activity of which focuses on the offer of goods and advertising on the internet – Amazon, Alibaba and eBay. In addition, the construction of PDCP E-COMMERCE AUTOCALL allows its early repayment and payout of an attractive yield in case of a slight decrease or stagnation of the underlying assets. The product may end already after the first year and subsequently each year for its duration until the maturity date.

Issuer: Goldman, Sachs & Co. Wertpapier GmbH

Guarantor: The Goldman Sachs Group, Inc. (S&P's BBB+ / Moody's A3 / Fitch A)

Underlying shares: Amazon.com, Inc., Alibaba Group Holding Limited and eBay Inc.

Subscription period: 5 January 2021 (9.00)–26 January 2021 (16.00)

For more information see the leaflet

Payment notes

How does PDCP E-COMMERCE AUTOCALL work?

- The payout of the yield and nominal value of PDCP E-COMMERCE AUTOCALL depends on the trend of market rate of shares of companies such as Amazon, Alibaba and eBay.
- For its duration PDCP E-COMMERCE AUTOCALL can be automatically paid out early once a year, if the value of each individual underlying share at the observation date will be equal or higher than the comparative value of the underlying share at the relevant observation date.
- If the automatic early repayment condition is not met, PDCP E-COMMERCE AUTOCALL continues to the next date of possible repayment.
- If PDCP E-COMMERCE AUTOCALL is automatically repaid early, the investor shall receive its nominal value and a yield of 8% (see Note) for each year that elapsed since the issue date.
- If the automatic early repayment is not made and at the date of fixing the closing value of the individual underlying shares the price of any of the shares does not fall below the barrier of 55% of its initial value, the nominal value of PDCP E-COMMERCE AUTOCALL and the total yield of 24% (equivalent of three annual yields of 8% (see Note)) shall be paid out at the maturity date.
- If the automatic early repayment is not made and at the date of fixing the closing value of the individual underlying shares the price of at least one of the underlying shares falls below the barrier of 55% of its initial value and at the same time the closing value of any of the remaining shares shall not be equal or higher than its initial value, 100% of the nominal value of PDCP E-COMMERCE AUTOCALL shall be paid out at the maturity date decreased by the loss of the worst of the three shares since the date of fixing its initial value until the date of fixing its closing value. The investor will incur a loss which represents more than 45% of his initial investment and no yield shall be paid out.

You will find more information and the examples in the leaflet

Settlement

- The maturity date shall be 2 February 2024
- Česká spořitelna pays out the yield and the nominal value
- 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 E-COMMERCE AUTOCALL pays out potential yields in a lump sum at its early or regular maturity date, the consolidated interest is not claimed.

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 E-COMMERCE 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.