

## Prémiový dluhopis EURCZK 4

ISIN: XS2278267112

## Overview

Date: 2024/07/26 11:05:00

<b>Bid</b>	<b>Ask</b>
<b>97.55</b>	-

<b>Difference</b>	0.10% (0.10)
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## General attributes

<b>Type of bond</b>	Structured bonds and notes
<b>Bond style</b>	senior
<b>Issuer type</b>	financial institution
<b>Country of issue</b>	LU
<b>Current coupon</b>	-
<b>Coupon style</b>	floating
<b>Coupon payment date</b>	2025/05/26
<b>Coupon payment period</b>	at maturity
<b>Value date</b>	2021/05/26
<b>Maturity</b>	2025/05/26
<b>Repayment value</b>	100.00
<b>Currency</b>	CZK
<b>Nominal value</b>	10,000
<b>Accrued Interest</b>	0.00
<b>Investor tolerance</b>	<u>2 (scale 1-7)</u>



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 EURCZK 4

- It targets the long-term anticipated strengthening of the Czech crown against the euro with a 200% participation in the performance of the EUR/CZK exchange rate.
- The return of Prémiový dluhopis EURCZK 4 is min. 100% of its nominal value (see Note) at the maturity date.
- The Premium Bond is issued in Czech crowns, the investor does not bear the currency risk.
- The Premium Bond can be sold even

#### ! 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

prior to the maturity date for a market price stated in the Exchange Rate List of Česká spořitelna however in such a case the 100% return of its nominal value is not guaranteed and the investor can realize a loss.

- Electronic version of the Prospectus is published on the website <http://prospectus.socgen.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://kid.bnpparibas.com/cib/kids> or you can find it on the investment portal [www.investicnicentrum.cz](http://www.investicnicentrum.cz)

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.

This product 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.

- The Prémiový dluhopis EURCZK 4 holder bears the credit risk of the issuer and guarantor.
- Prémiový dluhopis EURCZK 4 provides full capital protection only as at the maturity date.
- Formula for calculation of the yield:  $200\% \text{ participation} \times (100\% - \text{final exchange rate EUR/CZK} / \text{initial exchange rate EUR/CZK})$

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

## Description

The four-year Prémiový dluhopis EURCZK 4 makes it possible to profit from the strengthening of the Czech crown against the euro with at least a 100% return on its nominal value (see Note).

- Issuer: SG Issuer SA
- Guarantor: Société Générale SA (S&P's A / Moody's A1 / Fitch A)
- Underlying asset: EUR/CZK exchange rate according to the Bloomberg fixing at 3pm London time (i.e. at 4pm CET)
- **Subscription period: 4 May 2021 (9:00) – 19 May 2021 (16:00)**

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

## Payment notes

**How does Prémiový dluhopis EURCZK 4 work**

- The yield of the four-year Prémiový dluhopis EURCZK 4 depends on the exchange

rate trend of EUR/CZK.

- The initial EUR/CZK exchange rate value is determined on 19 May 2021 as a Bloomberg fixing at 15.00 London time (i.e. at 16.00 CET).
- If the Czech crown strengthens against the euro on the final observation date, 100% of the Prémiový dluhopis EURCZK 4 and yield according to the performance of the EUR/CZK with 200% participation will be paid out on the maturity date.
- The yield according to performance is determined by the 200% participation formula (see Note)  $(100\% - \text{final EUR/CZK exchange rate} / \text{initial EUR/CZK exchange rate})$ .
- In case that the Czech crown weakens against the euro or remains at the same level, 100% of the Prémiový dluhopis EURCZK 4 nominal value is paid out upon its maturity (see Note).

**The leaflet describes the situations that can arise upon maturity**

#### Settlement

- Maturity date shall be on 26 May 2025
- 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 at subscription: 100%, without a fee
- Price for the provision of early redemption: 2% of the transaction volume
- Liquidity: daily according to current market prices published in the Exchange Rate List of Česká spořitelna, a.s.
- The Premium Bond can be sold even prior to the maturity date for price in the Exchange Rate List of Česká spořitelna which you can find here at the Investment Centre/Exchange Rate Lists

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Note 1: The Prémiový dluhopis EURCZK 4 holder bears the credit risk of the issuer and guarantor.

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 the maturity date. The real risk may significantly differ in case you sell the product prematurely.

Note 3: The precise expression of product costs are found in the Instruction to the Subscription of Prémiový dluhopis EURCZK 4.

#### 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.