

Prémiový dluhový cenný papír WATER AUTOCALL 3

ISIN: XS2370044005

Overview

Date: 2024/04/25 10:16:00

Bid	Ask
114.58	-

Difference	 -0.17% (-0.20)
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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	2026/10/14
Coupon payment period	at maturity
Value date	2021/10/14
Maturity	2026/10/14
Repayment value	0.00
Currency	CZK
Nominal value	10,000
Accrued Interest	-
Investor tolerance	4 (scale 1-7)

since inception



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 WATER AUTOCALL 3 offer?

- An interesting yield potential in the form of participation in the efficiency of the underlying index at its maturity date. The resulting yield is calculated as a percentage level of the closing value of the index against the initial value of the index minus 60%.
- Yield of 7% (see Note) per annum is paid out in case the condition for automatic early repayment is met.

 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

- PDCP WATER AUTOCALL 3 can be automatically repaid early already after the first year of its duration or subsequently each year for its duration if at the observation date the underlying index is at or above the valid barrier for early repayment.
- Barrier for automatic early repayment: 100% of the initial value (see Note 2) of the underlying index.
- Attractive barrier level for payout of the yield and the nominal value of PDCP WATER AUTOCALL 3 in the amount of 60% of the initial value (see Note 2) of the underlying index at the date of fixing the closing value of the underlying index.
- PDCP WATER AUTOCALL 3 is issued in Czech crowns and 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.
- Electronic version of the Notification of Key Information is published on the website <https://www.gspriips.eu> or you can find it on the investment portal www.investicnicentrum.cz.

experience 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 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 investment product is not intended for investors (negative product target market), who:

- do not have sufficient knowledge regarding structured investment instruments and shares
- are unable to bear the loss of invested funds indicated in the Key Information Document (KID) 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.

- PDCP WATER AUTOCALL 3 does not guarantee a return on the invested amount and the investor can lose the whole investment or part of it.
- If at the date of fixing the closing value of the underlying index its value falls below the barrier of 60% of its initial value no yield will be paid out at the maturity date and the holder of PDCP WATER AUTOCALL 3 will lose more than 40% of the invested money.
- The holder of PDCP WATER AUTOCALL 3 bears the credit risk of the issuer and guarantor.

You will find more information in the leaflet.

Description

In case of automatic early repayment, PDCP WATER AUTOCALL 3 provides the opportunity to gain an attractive annual yield of 7% (see Note). If the condition of automatic early repayment is not met, the yield depends on the performance of the underlying index.

The payout of the yield and the nominal value of PDCP WATER AUTOCALL 3 is based on the trend of the underlying index Euronext CDP Water Eurozone EW Decrement 5% Index. The construction of PDCP WATER AUTOCALL 3 allows its automatic early repayment in case of stagnation of the underlying index price. PDCP WATER AUTOCALL 3 may end already after the first year or subsequently each year for its duration depending on fulfilment

of conditions for early repayment or at its maturity date.

- Issuer: Goldman, Sachs & Co. Wertpapier GmbH
- Guarantor: The Goldman Sachs Group, Inc. (S&P's BBB+ / Moody's A3 / Fitch A)
- Underlying index: Euronext CDP Water Eurozone EW Decrement 5% Index
- **Subscription period: 8 September 2021 (9.00)–7 October 2021 (16.00)**

Further information can be found in the leaflet

Payment notes

How does Prémiový dluhový cenný papír WATER AUTOCALL 3 work?

- The payout of the yield and nominal value of PDCP WATER AUTOCALL 3 depends on the trend of the underlying index – Euronext CDP Water Eurozone EW Decrement 5% Index.
- For the time of its duration PDCP WATER AUTOCALL 3 can be automatically repaid early annually provided that the value of the underlying index at the observation date will be equal or higher than its initial value.
- If the automatic early repayment condition isn't met, PDCP WATER AUTOCALL 3 continues to the next possible repayment date.
- If PDCP WATER AUTOCALL 3 is automatically repaid early, the investor will receive its nominal value and a yield of 7% for each year that elapses from the issue date.
- If there is no automatic early repayment and at the date of fixing the closing value of the underlying index its value doesn't fall below the 60% barrier of its initial value, the nominal value of the Premium Bond + the yield of the percentage level of the closing value of the index against the initial value of the index minus 60% will be paid at the maturity date.
- If there is no automatic early repayment and at the date of fixing the closing value of the underlying index its value falls below the 60% of its initial value, the payout of the nominal value of PDCP WATER AUTOCALL 3 as of the maturity date will be reduced by the loss of the underlying 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 his investment and no yield is paid out to him.

Examples can be found in the leaflet.

Settlement

- Maturity date is on 14 October 2026
- Česká spořitelna pays out the yield and the nominal value
- It takes 3 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%, free of charge
 - Liquidity: daily according to current market prices shown in the Exchange Rate List of Česká spořitelna, a.s.
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Note: PDCP WATER AUTOCALL 3 makes one-off payouts of possible yields at its early or regular maturity, whereas no compound interest is applied.

Note 2: The initial value will be calculated by the provider based on the closing prices of the underlying assets on 7 October 2021.

Note 3: The risk weight is on a scale from 1 to 7 from the potentially lower risk and yield 1 to the potentially higher risk and yield 7 provided that you keep the asset until the maturity date. The actual risk may differ considerably if you sell early. The risk-weighted asset is a guide for the comparison of the risk rate of this asset with others. It shows how likely it is for you to lose money as a consequence of a fluctuation on the markets, or because the issuer will not be able to pay out the money.

Note 4: You will find the precise expression of product costs in the 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.