

## Prémiový dluhový cenný papír ELECTRONIC PAYMENT AUTOCALL

ISIN: XS2423156772

## Overview

Date: 2024/04/24 10:15:00

Bid	Ask
116.48	-
Difference	0.51% (0.60)

## 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	2025/03/14
Coupon payment period	at maturity
Value date	2022/03/14
Maturity	2025/03/14
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 ELECTRONIC PAYMENT AUTOCALL offer?

- Possibility to obtain an interesting total yield of up to 30% in 3 years.
- PDCP ELECTRONIC PAYMENT AUTOCALL can be automatically repaid early already after the first year of its duration, or the following year if at the observation date the individual underlying shares are at or above the valid barrier for early repayment.

#### ! 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

- Attractive barrier level of 50% of the initial value (see Note 2) of the individual underlying shares for payout of the yield and of the PDCP ELECTRONIC PAYMENT AUTOCALL nominal value at the date of fixing the closing value of individual underlying shares.
  - Additional protection mechanism for payout of the PDCP ELECTRONIC PAYMENT AUTOCALL nominal value at its maturity date.
  - Barrier for automatic early repayment is decreasing over in time: 90% (after a year), 80% (after two years).
  - PDCP ELECTRONIC PAYMENT 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 <https://www.goldmansachs.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://www.gspriips.eu> or you can find it on the investment portal [www.investicnicentrum.cz](http://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 ELECTRONIC PAYMENT AUTOCALL does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.
- The holder of PDCP ELECTRONIC PAYMENT AUTOCALL bears the issuer's and guarantor's credit risk.
- The holder of PDCP ELECTRONIC PAYMENT AUTOCALL is not entitled to a dividend payout from underlying shares.

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

## Description

**PDCP ELECTRONIC PAYMENT AUTOCALL with the option of automatic early repayment provides the opportunity to gain an attractive annual 10% yield (see Note). The total yield for its three-year duration may then reach up to 30%.**

The payout of the yield and nominal value of PDCP ELECTRONIC PAYMENT AUTOCALL is derived from the price trend of the shares of three major global companies – VISA, MasterCard and PayPal Holdings. The growing technological literacy of society is increasing the popularity of non-cash payments.

Simplicity and speed are unquestionably the preferred payment features. This unstoppable global trend leads to a gradual transition to non-cash payment transactions from which companies that specialise in this area can make profit. The global leaders VISA and MasterCard offer the most extensive non-cash means of payment – globally accepted payment cards. PayPal Holdings manages and operates a technological platform making

non-cash payments possible. The PayPal service provides connection with a payment card or offers activation of a PayPal account used like an electronic purse. This service offers a worldwide method of making secure and convenient online payments.

- Issuer: Goldman, Sachs & Co. Wertpapier GmbH
- Guarantor: The Goldman Sachs Group, Inc. (S&P's BBB+ / Moody's A3 / Fitch A)
- Underlying shares: VISA Inc, MasterCard Inc and PayPal Holdings Inc
- **Subscription period: 14 February 2022 (9.00)–7 March 2022 (16.00)**

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

### Payment notes

#### How does PDCP ELECTRONIC PAYMENT AUTOCALL work?

- The payout of the yield and nominal value of PDCP ELECTRONIC PAYMENT AUTOCALL depends on the market rate trend of shares of companies such as VISA, MasterCard and PayPal Holdings.
- For its duration PDCP ELECTRONIC PAYMENT AUTOCALL can be automatically paid out early once a year, if the value of each individual underlying share at the observation date equals or is higher than the comparative value of the underlying share at the relevant observation date.
- If the automatic early repayment condition is not met, PDCP ELECTRONIC PAYMENT AUTOCALL continues to the next date of possible repayment.
- If PDCP ELECTRONIC PAYMENT AUTOCALL is automatically repaid early, the investor shall receive its nominal value and a 10% yield for each year that elapsed since the issue date. Entitlement to later annual yields ends with early repayment.
- 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 50% of its initial value, the nominal value of the PDCP ELECTRONIC PAYMENT AUTOCALL and the total yield of 30% (equivalent of three annual 10% yields (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 50% 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 90% of its initial value, the payout of the nominal value of PDCP ELECTRONIC PAYMENT AUTOCALL shall be 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 shall lose more than 50% of his investment and no yield shall be paid out to him.
- Principle of additional protection mechanism: 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 50% of its initial value but at the same time the closing value of at least one of the shares equals or is higher than 90% of its initial value, the nominal value of PDCP ELECTRONIC PAYMENT AUTOCALL shall be paid out at the maturity date but no yield is paid.

**You will find more information and examples in the leaflet**

### Settlement

- The maturity date shall be on 14 March 2025
- The disbursement of the yield and nominal value shall be conducted by Česká spořitelna

- 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 ELECTRONIC PAYMENT AUTOCALL pays out potential yields in a lump sum at its early or regular maturity date whereas the consolidated interest is not claimed.*

*Note 2: The initial value will be calculated by the provider based on the closing prices of the underlying assets on 7 March 2022.*

*Note 3: The 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 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.