

Prémiový dluhový cenný papír INSURANCE AUTOCALL 4

ISIN: XS2623594921

Overview

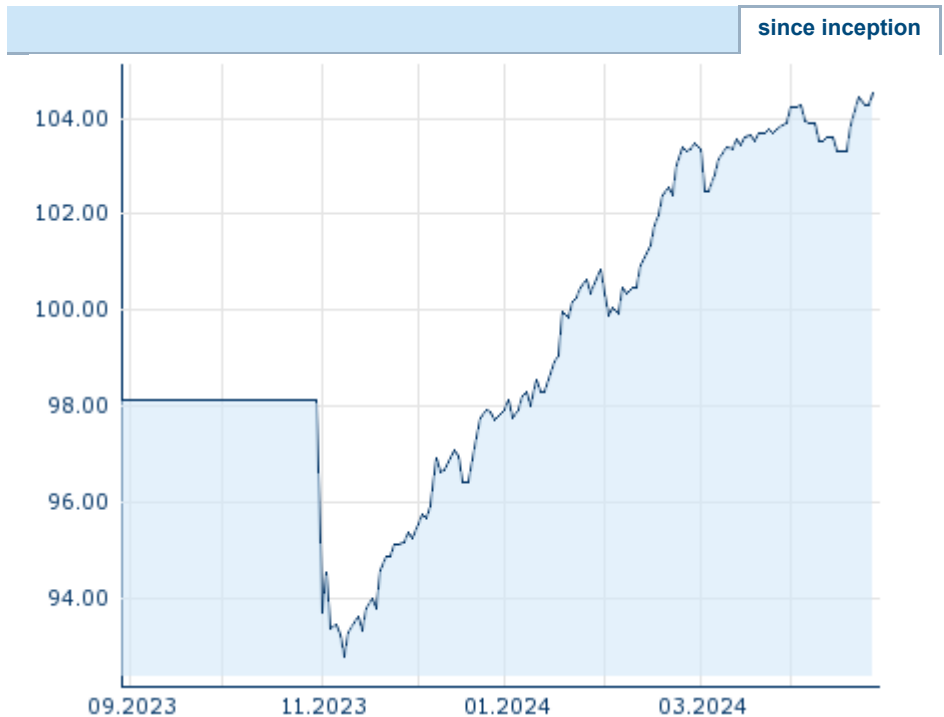
Date: 2024/04/29 10:40:00

Bid	Ask
103.78	-

Difference	 0.24% (0.25)
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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	2026/10/02
Coupon payment period	at maturity
Value date	2023/10/02
Maturity	2026/10/02
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 INSURANCE AUTOCALL 4 offer?

- Option to obtain of an interesting yield of up to 30% in 3 years.
- PDCP INSURANCE AUTOCALL 4 can already be automatically repaid early after the first year of its duration, or the following year if the individual underlying shares are at or above the valid barrier for early repayment at the observation date.
- An attractive barrier level of 55% of the

! 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/

initial value (see Note 2) of individual underlying shares for the payout of the yield and nominal value of PDCP INSURANCE AUTOCALL 4 observed at the date that determines the closing value of the individual underlying shares.

- Additional protective mechanism for the payout of the nominal value of PDCP INSURANCE AUTOCALL 4 at its maturity date.
- The automatic early repayment barrier lowered over time: 90% (after a year), 80% (after two years).
- PDCP INSURANCE AUTOCALL 4 is issued in Czech crowns; the investor does not bear the currency risk.
- The electronic version of the Base Prospectus is published on the Issuer's website <https://www.luxse.com/programme/>
- Programme-Citigroup/14557 or at www.investicnicentrum.cz/prospekty.
- The electronic version of the Key Information Document is published on the website at <https://keyinformationdocuments.citi.com/>, or on the investment portal www.investicnicentrum.cz.

or 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 INSURANCE AUTOCALL 4 does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.
- A 100% return on the nominal value of PDCP INSURANCE AUTOCALL 4 at the maturity date depends on the trend of the market rate of shares - AXA, AVIVA a Munich Re.
- The PDCP INSURANCE AUTOCALL 4 holder bears the issuer's credit risk.

You will find more information about the product in the leaflet.

Description

PDCP INSURANCE AUTOCALL 4 with the option of automatic early repayment allows to obtain an attractive yield of 10% (see Note). The total yield for its three-year duration may then reach up to 30%.

The payment of the yield and nominal value of PDCP INSURANCE AUTOCALL 4 is based on the trend of the share price of three major insurance companies AXA, AVIVA and Munich Re (Münchener Rückversicherungs-Gesellschaft). In addition, the structure of PDCP INSURANCE AUTOCALL 4 allows its automatic early repayment even if there is a slight fall or stagnation of the prices of underlying assets. PDCP INSURANCE AUTOCALL 4 can already be repaid early after the first year or the following year depending on the fulfilment of

the terms for early repayment.

Issuer: Citigroup Global Markets Funding Luxembourg S.C.A. (S&P's A+ / Moody's A1 / Fitch A+)

Guarantor: Citigroup Global Markets Limited (S&P's A+ / Moody's A1 / Fitch A+)

Underlying shares: AXA, AVIVA and Munich Re

Subscription period: 30 August 2023 (9:00) – 25 September 2023 (23:59)

You will find more information in the leaflet.

Payment notes

How PDCP INSURANCE AUTOCALL 4 works

- The payout of the potential yield and nominal value of PDCP INSURANCE AUTOCALL 4 depends on the development of the market rate of the shares of the companies – AXA, AVIVA and Munich Re.
- For the duration of PDCP INSURANCE AUTOCALL 4, it can be annually automatically repaid early if at the observation date the value of each individual underlying share is equal or higher than the comparable value of the underlying share at the relevant observation date.
- If the condition of automatic early repayment is not met, PDCP INSURANCE AUTOCALL 4 continues to the next possible repayment date.
- If PDCP INSURANCE AUTOCALL 4 is automatically repaid early, the investor will receive its nominal value and yield of 10% (see Note) for each year that has passed since the date of issue.
- If there is no automatic early repayment and on the date closing value of the individual underlying shares is determined the price of any of these shares does not fall below the barrier of 55% of its initial value, the nominal value of the premium debt security and the total yield of 30% (equivalent to three years of yields at 10% (see Note)) will be paid out at the maturity date.
- If there is no automatic early repayment and on the date that the closing value of the individual underlying shares is determined the price of at least one underlying share falls below the barrier of 55% of its initial value, and the closing value of none of the remaining shares will be equal or higher than its initial value, the payout at the maturity date of the nominal value of PDCP INSURANCE AUTOCALL 4 will be decreased by the loss of the worst of the three shares since the date of determining its initial value. The investor will lose more than 45% of invested money and will not be paid out any yield.

You will find more information in the leaflet.

Settlement

- Maturity shall be 02.10.2026
- Česká spořitelna pays out the yield and the nominal value
- It takes two 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: according to the current Price List (status as at the Premium Bond issue date: 2% of the transaction volume)
- Price at subscription: 100%, without a fee
- Liquidity: daily according to current market prices, indications in the Exchange Rate List of Česká spořitelna, a.s.

Note: PDCP INSURANCE AUTOCALL 4 pays out one-off any potential yields at its early or its normal maturity date, while consolidated interest is not applied.

Note 2: The initial value will be calculated based on the closing prices of underlying assets on 25 September 2023.

Note 3: You will find the precise expression of product costs in the Subscription Instruction of PDCP INSURANCE AUTOCALL 4.

Note 4: The risk 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, provided that you keep PDCP INSURANCE AUTOCALL 4 until the maturity date. The actual risk may differ substantially if you sell early.

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.