

Prémiový dluhopis EURCZK 7

ISIN: XS2781124032

Overview

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

Bid	Ask
94.93	-

Difference	 -0.13% (-0.12)
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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	floating
Coupon payment date	-
Coupon payment period	at maturity
Value date	2024/04/22
Maturity	2027/04/22
Repayment value	100.00
Currency	CZK
Nominal value	10,000
Accrued Interest	-
Investor tolerance	<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 7

- It is based on the expected strengthening of the Czech crown against the Euro.
- It offers to obtain an interesting total yield of up to 18% in 3 years, provided that the monitored exchange rate of the Czech crown against the Euro on the final observation date is at or below 96% of its initial value, i.e. the Czech crown strengthens by at least 4% from the fixing of its initial value.

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

- Prémiový dluhopis EURCZK 7 can be automatically repaid early with an attractive yield payment of 6% (see Note 2) already after the first year of its duration, or at any of the following semi-annual observations. Then the resulting yield is 3% (see Note 2) for each half year that has passed since the issue date.
 - If the monitored exchange rate of the Czech crown against the Euro at the final observation date is above 96% of its initial value, i.e. the Czech crown strengthens by less than 4% or weakens or remains at the same level, the investor will be paid out 100% of the nominal value of Prémiový dluhopis EURCZK 7, the yield is zero.
 - The return on Prémiový dluhopis EURCZK 7 on the maturity date is at least 100% of its nominal value (see Note).
 - Prémiový dluhopis is issued in Czech crowns so the investor does not bear any currency risk.
 - You can sell Prémiový dluhopis at any time before the maturity date for the market price, nevertheless, in such a case the 100% return on its nominal value is not guaranteed (see Note) and the investor may incur a loss.
 - Electronic version of the Basic Prospectus is published on the issuer's website <http://prospectus.socgen.com/>, or at www.investicnicentrum.cz/prospekty.
 - Electronic version of the Notification of Key Information is published on the website <https://regulatory.sgmarkets.com//priips/kid> or you can find it on the investment portal 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 holder of Prémiový dluhopis EURCZK 7 bears the credit risk of the issuer and guarantor.

Prémiový dluhopis EURCZK 7 provides full capital protection only at the maturity date.

• Be aware of the risk of inflation. Investors should be aware that the fair value of the investment, including any real yield may fall with regard to how the inflation reduces its value.

You will find more information in the leaflet.

Description

Prémiový dluhopis EURCZK 7 allows you to profit from the strengthening of the Czech crown against the Euro at a return of at least 100% of its nominal value (see Note). Then the total yield in its three-year duration may reach as much as 18%.

- Guarantor: Société Générale (S&P's A / Moody's A1 / Fitch A)
- Underlying asset: the EUR/CZK exchange rate according to the Bloomberg fixing at 3:00 pm London time (i.e. at 4:00 pm CET)
- **Subscription period: 25 March 2024 (9:00) – 15 April 2024 (23:59)**

You will find more information in the leaflet.

Payment notes

How does Prémiový dluhopis EURCZK 7 work

- The yield of the three-year Prémiový dluhopis EURCZK 7 depends on the trend of the EUR/CZK exchange rate.
- The initial value of the EUR/CZK exchange rate shall be fixed on 15 April 2024 as the Bloomberg fixing at 3:00 pm Western European Time (i.e. at 4:00 pm CET).
- The final value of the EUR/CZK exchange rate shall be fixed on 15 April 2027 as the Bloomberg fixing at 3:00 pm Western European Time (i.e. at 4:00 pm CET).
- In the duration of Prémiový dluhopis EURCZK 7 it can be automatically repaid early on the observation dates provided the value of the monitored exchange rate of the Czech crown against the Euro as of the observation date will be equal to or below 96% of its initial value.
- If the automatic early repayment condition is not met, Prémiový dluhopis EURCZK 7 continues to the next possible repayment date.
- If Prémiový dluhopis EURCZK 7 is automatically repaid early, the investor will receive its nominal value and yield of 3% for each half year that passes since the issue date.
- If there is no automatic early repayment and on the final observation date the Czech crown strengthens against the Euro by at least 4% of its initial value, then 100% of the nominal value of Prémiový dluhopis EURCZK 7 + a yield of 18% will be paid out on the maturity date.
- If there is no automatic early repayment and on the final observation date the Czech crown strengthens against the Euro by less than 4% or weakens or remains at the same level, then 100% of the nominal value of Prémiový dluhopis EURCZK 7 will be paid out on the maturity date, no yield will be paid out.

Settlement

- The maturity shall be on 22nd April 2027

Secondary market

- Minimum purchased amount: 1 piece
- Price at subscription: 100%, no fee
- Liquidity: daily according to current market prices, indication in the Česká spořitelna, a.s. Exchange Rate List
- Price for early redemption: according to the current Price List (balance at the bond issue date: 2% of the transaction volume)

Note: Prémiový dluhopis EURCZK 7 holder bears the credit risk of the issuer and guarantor.

Note 2: Prémiový dluhopis EURCZK 7 pays out one-off any potential yields at its automatic early or regular maturity date, while compound interest is not applied.

Note 3: On a scale from 1 to 7, from potentially lower risk and yield 1 to potentially higher risk and yield 7, provided that you keep the product until the maturity date. The real risk may differ substantially if you sell early.

Note 4: You will find the accurate expression of product costs in the Subscription Instruction of Prémiový dluhopis EURCZK 7.

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

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