

Prémiový dluhový cenný papír U.S. BANKS AUTOCALL 2

ISIN: XS2773587352

Overview

Date: 2024/09/06 11:25:00

Bid Ask

97.13 -

Difference  -1.10% (-1.09)

General attributes

Type of bond	Structured bonds and notes
Bond style	senior
Issuer type	financial institution
Country of issue	CZ
Current coupon	-
Coupon style	variable
Coupon payment date	-
Coupon payment period	at maturity
Value date	2024/07/15
Maturity	2027/07/22
Repayment value	0.00
Currency	CZK
Nominal value	50,000
Accrued Interest	-
Investor tolerance	<u>6 (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

What does PDCP U.S. BANKS AUTOCALL 2 offer?

- Option to obtain an attractive yield of up to 21% in 3 years.
- PDCP U.S. BANKS AUTOCALL 2 can be automatically repaid early with payout of an interesting yield of 7% (see Note) already after the first year or the following year, if at the date of observation the individual underlying shares are at or above the valid early repayment barrier. The resulting yield may then reach

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

- 7% (see Note) for each year that elapsed since the issue date.
- Interesting barrier level of 55% of the initial value (see Note 2) of the individual underlying shares for payout of the yield and the nominal value of PDCP U.S. BANKS AUTOCALL 2 at the date of its maturity.
- Additional protection mechanism for payout of the nominal value of PDCP U.S. BANKS AUTOCALL 2 at the date of its maturity.
- Barrier for automatic early repayment is decreasing over in time: 90% (after a year), 80% (after two years).
- PDCP U.S. BANKS AUTOCALL 2 is issued in Czech crowns, the investor does not bear any currency risk.
- Electronic version of the Base Prospectus is published on the Issuer's website <https://www.goldmansachs.com/> or on www.investicnicentrum.cz/ prospekty.
- Key Information Document is published on the website <https://www.gspriips.eu/> or you may 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 U.S. BANKS AUTOCALL 2 does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.
- 100% return of the nominal value of PDCP U.S. BANKS AUTOCALL 2 at the maturity date is not guaranteed because it depends on market rate development of the underlying shares – Bank of America, JPMorgan Chase & Co and Wells Fargo & Co.
- The holder of PDCP U.S. BANKS AUTOCALL 2 bears the credit risk of the issuer and guarantor.
- The holder of PDCP U.S. BANKS AUTOCALL 2 is not entitled to be paid out dividends from the underlying shares.

More information you will find in the leaflet.

Description

PDCP U.S. BANKS AUTOCALL 2 with the option of an automatic early repayment makes it possible to gain an attractive annual yield of 7% (see Note). The total yield for its three-year duration may then reach up to 21%.

The payout of the yield and nominal value of PDCP U.S. BANKS AUTOCALL 2 is subject to the price development of shares of three significant banking companies: Bank of America,

JPMorgan Chase & Co and Wells Fargo & Co. These worldwide operating banks belong to the group of American financial giants. In addition, PDCP U.S. BANKS AUTOCALL 2 makes its early repayment possible in case of growth or limited fall of the underlying assets already after the first year of its duration.

- Issuer: Goldman, Sachs & Co. Wertpapier GmbH
- Underlying: Bank of America Corp., JPMorgan Chase & Co, Wells Fargo & Co
- **Subscription period: 11. 6. 2024 (9:00) – 8. 7. 2024 (23:59)**

More information you will find in the leaflet.

Payment notes

How does PDCP U.S. BANKS AUTOCALL 2 work?

- The payout of the yield and nominal value of PDCP U.S. BANKS AUTOCALL 2 depends on the market rate development of shares of companies such as Bank of America, JPMorgan Chase & Co and Wells Fargo & Co.
- For the duration of PDCP U.S. BANKS AUTOCALL 2 it can be automatically repaid early once a year, if at the observation date the value of each individual underlying share will be equal or higher than the comparable value of the underlying share at the relevant observation date.
- If the automatic early repayment condition is not met, PDCP U.S. BANKS AUTOCALL 2 continues to the next possible repayment date.
- If PDCP U.S. BANKS AUTOCALL 2 is automatically repaid early, the investor will receive its nominal value and yield of 7% for each year that elapsed since the issue date. Early repayment voids the claim to later annual yields.
- If there is no automatic early repayment made and at the date of fixing the closing value of individual underlying shares the price of any of them does not fall below 55% of its initial value, the nominal value of PDCP U.S. BANKS AUTOCALL 2 and the total yield of 21% (equivalent of three annual yields in the amount of 7% (see Note)) will be paid out at the maturity date.
- If there is no automatic early repayment and at the date of fixing the closing value of individual underlying shares the price of at least one underlying share falls below the barrier of 55% of its initial value, and at the same time the closing value of any of the remaining shares will not be equal or higher than 100% of its initial value, the payout of the nominal value PDCP U.S. BANKS AUTOCALL 2 at the maturity date will be reduced 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 will lose more than 45% of his investment and no yield is paid out to him.

More information you will find in the leaflet.

Settlement

- Maturity shall be 22.07.2027
- 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 early redemption: according to the current Price List (balance at the bond issue date: 2% of the transaction volume)
- Selling price: 100%, no fee
- Liquidity: daily according to current market prices, indications in the Česká spořitelna, a. s. Exchange Rate List

Note 1: PDCP U.S. BANKS AUTOCALL 2 pays out any potential yields in a lump sum at its early or regular maturity date, the consolidated interest is not claimed.

Note 2: The initial value shall be calculated by the provider based on the closing prices of the underlying assets on 8 July 2024.

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 PDCP U.S. BANKS AUTOCALL 2 until the maturity date. The real risk may differ substantially if you sell early. The risk-weight of the product is a guide for comparing the rate of risk of PDCP U.S. BANKS AUTOCALL 2 in comparison with other products. It shows how likely it is that you will lose money as a result of market fluctuations or because the issuer will not be able to pay out the money.

Note 4: You will find the accurate expression of product costs in the Subscription Instruction of PDCP U.S. BANKS AUTOCALL 2.

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.