



OPTIMUM FUND ČSOB PREMIUM

OPATRŇ

Presentation

Do you want to value your money better, and at the same time you do not want to search through all available options? A team of analysts and a portfolio of managers are looking for attractive and long-term stable investment opportunities that have a healthy return potential. Thanks to a wide range of stocks and bonds with a distribution among market

sectors, they reduce the possible risk of a significant decline in the investment value. The **ČSOB Premium Opatrný*** mutual fund offers a comprehensive investment solution, which will cover the requirements of a defensive investor.

Why to invest here?

- A simple solution for beginners as well as more experienced investors.
- You will have the money available within 5 business days.

Before investing we recommend you read about the risks on page 2.

Yield options

Maximum yield:
Unlimited.

Minimum yield:
Not stipulated.

Who is the fund intended for?

The fund is designed for retail clients with basic investment knowledge who are aware of the risks associated with investing in conventional investment funds and their attitude to risk is: **Defensive and higher**. Which means that the client emphasizes a balance between the potential for return and degree of volatility in the value of the investment. Expects a return generally in excess of the return on ordinary bank deposits.

Summary Risk Indicator (SRI):

This is based on the legislation and allows comparison with other products. The indicator reflects the volatility of the fund value resulting from market developments.



Product Score (PS):

This allows a comparison of the savings and investment products in the ČSOB/KBC group to be made. It takes into consideration not only the fluctuations of an investment, but also other elements.

PS3 on a scale of PS1 to PS7

If you use portfolio investment consultancy, ask your Premium banker to evaluate whether this sort of fund would be a suitable addition to your finance product portfolio.

For detailed information about the Summary Risk Indicator and the Product Score, the method of calculating them and updates see www.csob.cz or ask your Premium banker for them from.

Further information about the fund

- We are selecting successful companies from the world's strongest economies – America and Europe – that we complement with prospective young markets.
- A wide range of bonds and stocks of market sectors is represented, not only in the field of primary demand such as pharmaceuticals, food and energy, but also technology, consumer durables and others.

* registered name: Optimum Fund ČSOB Opatrný Classic Shares ČSOB Premium

This product description is only complete with page 2.

- The distribution of the investment is managed by a portfolio manager who is guided by the long-term investment strategy of our ČSOB/KBC Group. They also track market trends for you and invest according to the current situation.
- Fixed-income instruments (bonds and money market) will never exceed 85% of the portfolio and the equity component will never exceed 45% of the portfolio.
- Neutral fund composition: Bonds and money market instruments (65%) and shares (35%).
- Investments in the Fund can be recommended to investors with a minimum investment horizon of 4 years.

Charges	
Entry charges	1.5% of the invested amount
Exit charges	0%

Parameters	
Type	Mixed fund
ISIN	BE6285923320
Fund established on	2/8/2016
Minimum investment	First investment CZK 50,000, subsequent and regular investment from CZK 500
Domicile	Belgium
Currency	CZK
Currency hedging	Actively managed – mostly hedged
Unit value	Usually calculated on each business day. For the current value of a unit including historical trends and the valid Parameters of Markets in Securities and Investment Instruments specifying the dates for settlement see www.csob.cz Unit Trusts section.

Statement of risks

The value of the investment may fluctuate over time and the return on the invested amount is not guaranteed. The client expects a regular return in the form of dividends or interest, and/or an increase in the investment value over time. The client expects the investment value to be preserved, or to receive regular return on the invested amount in the form of dividends or interest, or for the value of the invested amount to grow over time.

The major risks associated with this fund include:

Market risk:

The risks that the investor undertakes when investing in the fund are linked, in particular, to the variability of equity prices and trends in prices on alternative investment markets (e.g. commodities, real estate). The value of securities in which the fund invests can fluctuate markedly.

Currency risk:

For an investment in instruments denominated in currencies other than the currency of the fund (CZK), the currency risk could be hedged with regard to current market trends, but may not be.

Inflation risk:

The bond part does not provide protection against increases in the prices of goods and services in the economy thus decreasing the purchasing power of the investment.

Credit risk:

Comprises a situation where the issuer or the counterparty – most often the issuer of a bond – fails to fulfill its obligation.

Capital protection risk:

There is a capital protection risk, as the fund does not provide protection for the investment made.

The fund can invest in investment securities, money market instruments, securities or uncertificated securities issued by a collective investment fund, deposits, financial derivatives, liquid funds and other instruments.

This promotional material is for informational purposes only and should not be construed as the provision of investment advice or other investment services, nor does it constitute an offer to enter into a contract. Detailed information, including information on fees, investment strategy and associated risks, can be found on the Optimum Fund ČSOB Premium Opatrný fund website under the Documents section, specifically in the Key Information Document (in Czech), the How the Product Score is determined document (in Czech) and/or the fund prospectus (in English or Czech). You can also request these documents in paper form from your Premium banker.

Československá obchodní banka, a. s., registered office: Prague 5, Radlická 333/150, post code: 150 57, registered number: 00001350, entered in the Commercial Register maintained by the Municipal Court in Prague, section B: XXXVI, entry 46.

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