

ČSOB Private Banking Bohatství

unit certificates of the ČSOB Bohatství fund

History shows that a good investor who wants to make money should hold at least part of their portfolio in shares. ČSOB Private Banking Bohatství invests in attractive companies that set the pace of today's times.

What do you invest in?

- We select successful companies with compelling investment stories for the fund.
- **Visa**
Consumers around the world embrace cashless payments, and Visa processes roughly half of all online transactions worldwide. The company is closely followed by Mastercard, while other players face significant barriers to entry into this highly lucrative industry. Alternative-looking systems (Google Pay, Apple Pay, PayPal) do not pose a direct threat, as they partly cooperate with both card issuers.
- **Alphabet (Google)**
The parent company of Google, which we all use for search. Approximately three-quarters of its revenues come from advertising. There are nearly 3 billion active users of the Android operating system worldwide, generating additional revenue streams for the company. Its in-house innovation incubator develops remarkable projects with the potential to further transform the world (e.g. self-driving cars, artificial intelligence, smart homes).
- **AstraZeneca**
AstraZeneca is a global pharmaceutical company focused on innovative treatments in oncology, cardiovascular and respiratory diseases. Thanks to a strong research base and strategic partnerships, it holds a solid position in the market. Investing in AstraZeneca means sharing in the improvement of the health of millions of people.
- Other well-known brands are also represented, such as **NVIDIA, Microsoft** or **Nestlé**.

Why to invest here?

- You invest in constantly growing companies around the world in order to share their success.
- The fund is managed by our experts who track the development of the markets for you and invest according to the current situation.
- Currency risk is mostly hedged. In case the cost of hedging is deemed disproportionately high, the foreign currency positions may be partially unhedged.

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):

Allows the comparison of the savings and investment products from the ČSOB/KBC Group in terms of risk. It takes into account amongst others the volatility of the investment.

PS3 on a scale of PS1 to PS7

If you use portfolio investment consultancy, ask your investment specialist or your 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 private banker for them from.

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Further information about the fund

- The asset manager is ČSOB Asset Management, a.s., investiční společnost.
- The fund is designed for investors with experience in capital market investments and who are aware of stock and bond market risks.
- Investments in the Fund can be recommended to investors with a minimum investment horizon of 5 years.

Charges

Entry charges	0.75% from invested amount, in the case of an investment through the ČSOB Drobné service, the investment is without an entry fee
Exit charges	0%

Parameters

Type	Special mixed fund
ISIN	770000001117
Fund established on	1/10/2018
Minimum investment	First investment CZK 500,000, subsequent and regular investment from CZK 5,000
Domicile	Czech Republic
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.
Availability	Units in the fund can be redeemed for their current value on any business day. The money is available within two working days of the relevant business day.

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.

Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.
- Currency risk lies in the possibility of unfavorable development of foreign exchange rates.
- The risk of inflation means the risk of depreciation of the purchasing power of an asset by rising prices of goods and services in the economy.

The fund may invest in investment securities, money market instruments, securities or book-entry securities issued by the collective investment fund, deposits, financial derivatives, liquid assets 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 [ČSOB Private Banking Bohatství](#) 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 private 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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