

V ČSOB PREMIUM

OPATRNÝ ZODPOVĚDNÝ

Presentation

As a consumer, you can choose what products and services to buy, but as an investor, you can also directly influence a number of things. We have prepared for you **ČSOB Premium Opatrný zodpovědný**, which places great emphasis on the selection of responsible companies. A team of analysts and portfolio managers is looking at attractive and long-term stable investment opportunities in companies that place

emphasis on environmental protection, social aspects and transparent corporate governance. The wide range of stocks and bond stocks spread across market sectors has reduced the potential risk of a significant drop in the value of the investment. ČSOB Premium Opatrný zodpovědný offers a comprehensive investment solution for ČSOB NaMíru's responsible proposal, which will cover all the requirements of a very 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.

What do you invest in?

- The Fund invests (directly or indirectly) in responsible assets.
- 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.
- 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.

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

- The fund invests in responsible assets, with issuers (such as companies or the state) being audited to ensure the responsible nature of this fund.
- These criteria take into account certain environmental, social and governance aspects according to which issuers of investment instruments are assessed. Criteria for governments concern matters such as economic and socio-economic performance, health, equality and freedom of the population, the environment and international relations.

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- More information about the investment strategy can be found in the fund's articles of association on our website.
- 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	CZ0008476421
Fund established on	25/6/2021
Minimum investment	First investment CZK 50,000, subsequent and regular investment from CZK 500
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.

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.

Credit risk:

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

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.

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.

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 ČSOB Premium Opatrný zodpovědný 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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