



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 Velmi 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 Velmi 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.
- From 500 CZK, one-time or regularly.
- You will have the money available within 5 business days.

Tip:
Invest regularly
from CZK 500
per month.

What do you invest in?

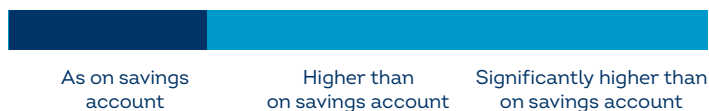
- The Fund invests (directly or indirectly) in responsible assets.
- A wide range of bonds and stocks of market sectors is represented, not only in the field of primary demand such as pharmaceuticals, food and energy, but also technology, consumer durables and others.
- The distribution of the investment 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.



Before investing we recommend to get familiar with risks on page 2 in section What you should know.

Basic characteristics

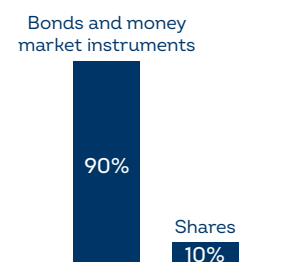
POSSIBLE RETURN



MINIMAL RECOMMENDED HOLDING PERIOD



NEUTRAL FUND COMPOSITION



Maximum return is not limited, minimum return is not set.

Fixed-income instruments (bonds and money market) will never exceed 95% of the portfolio and the equity component will never exceed 20% of the portfolio.

www.csob.cz

How to start?

In order to start investing, just sign the contract at a branch or in internet banking. You can then use our advisory service or the ČSOB Investment Portal for online management of your portfolio.



When you can withdraw money?

You can withdraw money from the fund at any given business day at the current market value. You will have the paid up amount on your account within five business days, and you will not pay any fees.

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.
- The fund may only invest in the assets of issuers that are among the best in their class based on these criteria. More information on the investment strategy can be found in the fund's statute on the website.

Who is the fund 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:

Very defensive and higher

What does that mean?

This type of client prefers low fluctuations in the value of investments to yield. This client expects a yield that is slightly above regular 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.



Fees

Fund entry fee	0.5% from invested amount
Fund exit fee	0% from withdrawn amount

Parameters

Type	Mixed fund
ISIN	CZ0008477056
Fund established on	1/6/2022
Minimum investment	From 500 CZK
Currency	CZK
Currency hedging	Actively managed – mostly hedged

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.

PS2 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 on the meaning of the Summary Risk Indicator and Product Score and how they are calculated and updated, please visit www.csob.cz or contact your investment specialist or banker.

What you should know

The value of the investment may fluctuate over time and the return on the invested amount is not guaranteed. 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 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.
- Credit risk comprises a situation where the issuer or the counterparty – most often the issuer of a bond – fails to fulfill its obligation.
- 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 currency risk of the fund's assets in relation to the Czech crown can be hedged in whole or in part.
- There is a capital protection risk, as the fund does not provide protection for the investment made.

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 cannot be construed as the provision of investment advice or other investment services, nor is it a proposal to conclude a contract. Detailed information, including information on fees, investment strategy and associated risks, can be found on the ČSOB Velmi 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 banker.

Československá obchodní banka, a. s., registered office Prague 5, Radlická 333/150, postal code 150 57, business ID no. (IČO): 00001350, registered in the Commercial Register maintained by the Municipal Court in Prague, section B: XXXVI, entry 46. www.csob.cz

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