



Market pessimists have signaled the arrival of yet another financial crisis years ago. Who listened to them, lost a significant return. Being invested in every market weather pays off in the long run. You never know when the skies clear out again after the storm, and if that day is not sunnier than ever. Where do we see the greatest potential? **A thriving economy supports investment and consumption, digital progress forwards IT and rising interest rates, coupled with strong demand for credit, helps banks and insurance companies to profit.** Through our ČSOB Růstový fund, you invest in world brands such as **Apple, Facebook, Google (Alphabet), Amazon, Louis Vuitton (LVMH), Mercedes-Benz (Daimler), Royal Dutch Shell, ING, Allianz or Johnson & Johnson.**

Why to invest here?

- Simple solution for both beginning and more experienced investors.
- The broad investment distribution reduces the risk of value fluctuations.
- Thanks to managing the **currency risk** you do not need to worry about the CZK exchange rate changes.
- A single fund for a sound portfolio basis.
- You share the success of firms from all over the world.

What do you invest in?

- We are selecting successful companies from the world's strongest economies – America and Europe – that we complement with prospective young markets.
- Thanks to the fund you indirectly invest in more than **4,000 shares, bonds, commodities or real estate investments**; the wide scope reduces the risk.
- 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.

Who is the fund for?

The fund is for clients with an investment profile:
Dynamic and higher

You do not know what it means?

This type of client emphasizes the balance between the return potential and the volatility of the investment value. He expects a return typically exceeding the return on ordinary bank deposits.

Product score: 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.



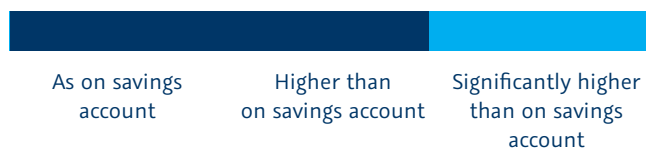
If you are using portfolio investment advisory, ask your investment adviser to evaluate whether this product is suitable for you.

Synthetic risk and return indicator (SRRRI) **4** on the scale from 1 to 7

It is based on legislation and allows for the comparison of collective investment funds in the market. It shows the historical variability of the fund value and hence the riskiness of the investment, but it has a limited use to estimate the risk in the future.

Basic characteristics

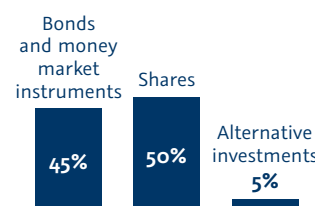
POSSIBLE RETURN



RECOMMENDED LENGTH OF INVESTMENT



NEUTRAL FUND COMPOSITION



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

Detailed information on the significance of the Product Score and the Synthetic Risk and Return Indicator, how they are calculated and updated can be found at www.csob.cz or you can obtain IT with your banker.



„I monitor long-term strategy and current trends for you and I seek opportunities where I expect the best return. You can get a very interesting appreciation by combining more dynamic components with stable ones.“

Petr Kubec, portfolio manager of the fund,
has more than 20 years of experience in investment and financial markets.

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.

How to start?

In order to start investing, it is sufficient to sign a contract with us at the branch. Then you can use our consultancy or the ČSOB Investice portal.

Fees

Fund entry fee	1.5% from invested amount
Fund exit fee	0% from withdrawn amount

Parameters

Type	Mixed fund
ISIN	BE0174398892
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	Czech crown (CZK)

What you should know

The value of the investment may fluctuate over time; the return on the invested amount is not guaranteed.

Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices – shares, bonds, real estate, etc.
- 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 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.

ČSOB Růstový fund is a sub-fund of the Belgian investment fund KBC Master Fund.

This material is informative only and is not a bid or a public offer. Mutual funds, unlike conventional deposit products, do not fall under the deposit guarantee scheme and do not have guaranteed security. Detailed information including fee/cost information and risks can be found in the “key investor information” document (in Czech) and document “How to determine the product score” (in Czech) and/or in the fund prospect (in Czech, Slovak or English) available at www.csob.cz or you can request these materials in paper form from your banker.

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