



Are you worried that stock markets shuffle like boats in the turbulent seas? A possible solution comprises dividend shares, which offer an interesting return with less fluctuations.

Why to invest here?

- Invest in the world's most successful companies; a broad layout of different sectors is suitable as the basis of the share component in the portfolio.
- Companies paying high dividends are mostly well managed.
- Thanks to managing of the currency risk you do not need to worry about the CZK exchange rate changes.

Tip:
Invest regularly
from CZK 500
per month.

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.
- Names such as Microsoft, JPMorgan Chase & Co. or Home Depot are among the main fund positions.
- 75% of the assets is investing in shares with a high dividend return..

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

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.

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.



„Stock market fluctuations trigger investor interest in companies that regularly pay interesting dividends. An attractive dividend return is mainly offered by companies that are less dependent on the economic cycle.“

Václav Lepič, product and investment strategy manager,
has more than 20 years of experience in investment and financial markets.

Who is the fund for?

The fund is for clients with an investment profile: **Very dynamic**

You do not know what it means?

This type of client prefers the yield potential even at the cost of major fluctuations of the investment value. The client is aware that the investment value may be below the initial value for a few years and expects a considerably higher yield than the yields on current 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) 6 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.

Fees

Fund entry fee	3% from invested amount
Fund exit fee	0% from withdrawn amount

Parameters

Type	Stocks fund
ISIN	BE6239644220
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.

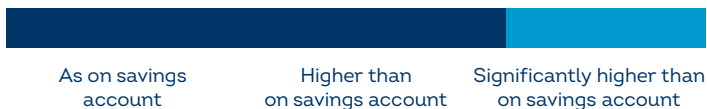
Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.

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.

Basic characteristics

POSSIBLE RETURN



RECOMMENDED LENGTH OF INVESTMENT



POTENTIAL RISKS



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.

ČSOB Akciový dividendových firem fund is a sub-fund of the Belgian investment fund KBC Equity 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 or in English) available at www.csob.cz or you can request these materials in paper form from your banker.

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