



ČSOB Akciový Amerika

Door wide open to an American market



A strong American economy can represent an attractive and promising opportunity for investors. Local corporations also participate at economic growth, which is reflected in the long-term trend of their profitability.

The fund manager invests in selected US and Canadian shares, taking into account economic forecasts, profitability and growth prospects of individual companies and industries. This stock fund, figuratively speaking, represents North America in a nutshell – by its practical nature, organizational skills, and dynamic ambition. The power of the world's largest economy is also reflected in the position of global companies domiciled in the US as well as in the selected brands that were born here and today belong to the world's largest. Of course, the strength of the economy is also reflected in the strength of currency. In order to fully participate in the development of economies, the fund does not hedge the currency risk arising from investments in US and Canadian dollar assets. Thus, the movement of both currencies against the Czech koruna is fully reflected in the fund's performance.

Why to invest here?

- North American companies generate profits around the world.
- America is a cradle of the most successful international corporations.
- The US has something to offer to investors - the world's most developed stock market with a history of attractive returns and a representation of growth titles.
- The US dollar is considered a "safe harbour" among currencies.

Tip: Invest regularly from CZK 500 per month.

More about the fund

- It is designed for investors who are looking for the possibility of high appreciation and who are familiar with the risks of stock markets.
- The fund invests at least 75% of its assets in US and Canadian shares with high market capitalization. Unlike global equity funds, there is a higher risk that ensues from focusing on the North American region and the US and Canadian dollar.
- The fund does not secure currency risk. The development of the fund's value is thus influenced not only by the development of share prices but also by fluctuations in exchange rates.
- Investment in the fund can only be recommended with a long-term investment horizon (6 years or more).

! 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 four business days, and you will not pay any fees.

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	Open share fund
ISIN	BE6252265333
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	Czech crown (CZK)
Fund domicile	Belgium

What you should know

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

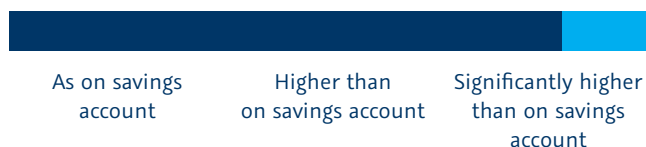
Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.
- Currency risk consists of the possibility of an unfavourable development of foreign currency 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. The performance of the fund may be affected in connection with the statutory contribution of banks to the resolution fund.

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.