



Open stock fund

KBC EQUITY FUND NORTH AMERICA CLASSIC SHARES ČSOB CZK

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.

Further information 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 (8 years or more).

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, all you need is to sign a contract with us at the branch. You can then use our consulting services or the ČSOB Investment portal to manage your portfolio online.

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.



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 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.

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): 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.

PS6 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.

Fees

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Fund exit fee	0% from withdrawn amount

Parameters

Type	Open stock fund
ISIN	BE6252265333
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	CZK

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 value of the invested money to grow over time, the primary goal is to enjoy good investment results. The client is willing to bear the loss under standard conditions, up to 100% of the investment value. 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.
- Currency risk lies in the possibility of unfavorable development of foreign exchange rates.
- Concentration risk arises when a fund invests in the same type of investment instruments and/or the same geographical area.

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



MINIMAL RECOMMENDED HOLDING PERIOD



POTENTIAL RISKS



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

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.

ČSOB Akciový Amerika fund is a sub-fund of the Belgian investment fund KBC Equity Fund. English title of the fund is KBC Equity Fund North America. 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.

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

www.csob.cz