

ČSOB Flexibilní portfolio

Investing without emotions using market trends

35%

24%

19%

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 Flexibilní portfolio 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?

- The fund combines investing using a computer that never sleeps and does not make emotional decisions.
- The fund adapts rapidly to the current financial market situation and, according to developments, forms an **optimal mix of shares and bonds.**
- Thanks to managing 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?

- The fund invests in a world-wide selection of high-quality shares, bonds, and bond issues.
- The ratio of shares and bonds changes over the course of the year in order to achieve the highest return. If shares perform better than bonds, more assets are invested in shares, and vice versa.
- Every year (1st business day in July) an equal ratio of stocks and bonds is set.

! 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.



"A quick, flexible response can mean the difference between success and failure, in investments between profit and loss."

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:

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 (SRRI) **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.

Fees

Fund entry fee	2% from invested amount
Fund exit fee	0% from withdrawn amount

Parameters

Type	Mixed fund
ISIN	BE6277443881
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.

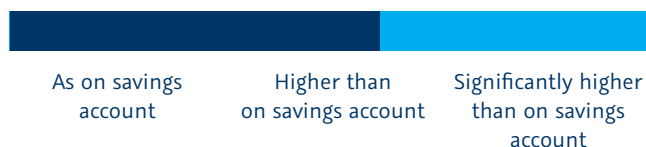
Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.
- 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.
- Revenue risk; due to the way the fund works, transaction costs may have a significant effect on return (for example, in a situation similar to that of the equity component and the fixed return component). These costs are paid by the fund and are not included in the above fees.

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



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 Flexibilní portfolio fund is a sub-fund of the Belgian investment fund Optimum 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.

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

