



This fund monitors the development of short-term interest rates. Therefore, it is suitable for clients, who want to achieve a higher mid-term return than is offered on savings accounts.

Why to invest here?

- The fund is suitable for beginning and very cautious investors.
- Fund is available easily and quickly and there is a short investment horizon.
- Thanks to managing the currency risk you do not need to worry about the CZK exchange rate changes.

What do you invest in?

- The ČSOB Premiéra fund invests into top quality and safe instruments, primarily money market and bond instruments.

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



„I manage the fund so as to minimize fluctuations, while maintaining its growth potential as interest rates rise.“

Michal Žofaj, portfolio manager of the fund,
has more than 11 years of experience in investment and financial markets.

Who is the fund for?

The fund is for clients with an investment profile:

Very defensive and higher

You do not know what it means?

This type of client prefers low fluctuations in the value of investments to yield. This client expects a yield that is slightly above regular 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) 2 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	0.1% from invested amount
Fund exit fee	0% from withdrawn amount

Parameters

Type	Short-term bond fund
ISIN	770000001118
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	Czech crown (CZK)
Fund domicile	Czech Republic

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.
- A concentration risk occurs if the fund invests into the same type of investment instruments, the same geographic areas or the same issuer.
- Interest rate risk, when the value of an investment or investment product is affected by interest rate movements.
- Credit risk comprises a situation where the issuer or the counterparty – most often the issuer of a bond – fails to fulfill its obligation.

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.