



ČSOB Akciový

We buy companies that you know



Invest into the whole world. Take part in the success of the most famous companies.

Why to invest here?

- Thanks to regional and sector diversity, the fund is suitable as your portfolio's **base stock component**.
- An excellent option for **regular investment**.
- ČSOB Akciový is among the **most popular and largest Czech crown stock funds** that we offer.

Tip: Invest regularly from CZK 500 per month.

What do you invest in?

- We choose successful companies with interesting investment stories into the fund.
- **Shell**
One of the largest crude oil and natural gas miners. The company is renowned among investors because it has been paying out dividends continuously since WWII. Meanwhile, the world has experienced many oil growths and recessions but also stock market cycles. Company management is open to new alternative energy focuses, which goes beyond genuine traditional mining.
- **Visa**
Consumers worldwide love non-cash payments and Visa manages approximately half of all payments in the online world. Master Card is second and the other players face difficult entry obstacles onto a lucrative field. Alternatively-looking systems (Google Pay, Apple Pay, PayPal) are not a direct threat because they partially cooperate with both credit card issuers.
- **Google (Alphabet)**
The mother company of Google, which we all use as a search engine. 99% of the company's revenues come from advertising. There are over two billion devices with the Android operating system worldwide. Such community of users generates further revenues for the company. Their own idea center develops remarkable projects with a potential to further change the world (for example, self-driving cars, smart households).
- There are also well-known brands, like **Apple, Microsoft, Nestlé, LVMH (Moët Hennessy Louis Vuitton)**.

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



"A globally focused fund should be the cornerstone of the investor's portfolio, who does not have time to actively monitor the financial markets. I choose shares of companies that I and our team of analysts believe in into our fund – for example, world leaders in their field, like Google (Alphabet), Visa or Shell."

Pavel Kopeček, portfolio manager of the fund, has more than 13 years of experience in investment and financial markets.

"We do not live in a vacuum. Social and technological changes influence our lifestyle. Open-minded companies will be successful in the decades to come."

Jaroslav Vybíral, investment analyst of the fund, has more than 10 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) 5 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.

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.

Fees

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

Parameters

Type	Stocks fund
ISIN	770000001170
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.
- Currency risk lies in the possibility of unfavorable development of foreign exchange rates.

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.

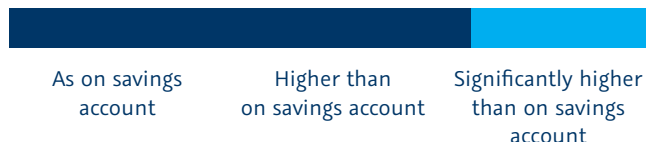


This material is informative only and is not a bid or a public offer. Mutual funds, unlike conventional deposit products, do not fall under the deposit guarantee scheme and do not have guaranteed security. Detailed information including fee/cost information and risks can be found in the "key investor 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

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.