

ČSOB Wealth Office Akciový zodpovědný

The class of ČSOB Akciový zodpovědný fund

Presentation

Harness the potential of companies that care about how their business impacts the environment or the workplace. Today, the relationship with nature and people is not only addressed by smaller regional companies, but also by well-known global brands. Responsible behaviour is no longer an empty phrase, but a real measure in industrial production, agriculture or services, with impacts in all areas of human activity. With this fund, you invest in companies that follow strict rules of responsible behaviour. These companies, for example, are reducing the energy intensity of their own production or helping others to do so, increasing the share of renewable energy in the production process, purposefully minimising the impact of their production on water resources and the quality of drinking water, reduce the carbon footprint of their products and services, comply with the principles of organic farming or humane treatment of animals, and also respect human and labour rights or diversity and fight corruption.

What do you invest in?

You will meet around 60 companies, including:

- **Vestas:** The company designs, manufactures, installs, develops and services wind energy and hybrid projects around the world.
- **Lenzing:** The company transforms wood and wood chips from controlled and sustainable forestry into high quality products. It produces sustainable consumables or fabrics from pulp and its registered brands include Tencel and Lyocel.
- **Schneider Electric:** The company is one of the leading players in automating and digitizing processes and manufacturing to reduce production costs and make the process more efficient.

It also includes traditional companies such as Visa, Nike, Microsoft, ASML, Walt Disney and Mercedes Benz. These are companies that are very high on the corporate responsibility ranking and are therefore an integral part of this fund.

Main advantages

- Companies are selected on the basis of strict responsibility criteria.
- An excellent option for regular investment.

Before investing we recommend you read about the risks on page 2.

Yield options

Maximum yield:
Unlimited.

Minimum yield:
Not stipulated.



"Long-term responsibility and respect for stakeholders are gaining in importance. Easier access to capital and growing demand for more environmentally friendly products will also have a positive effect on companies' results."

Pavel Kopeček, portfolio manager of the fund, has more than 17 years of experience in investment and financial markets.



"Technological developments have the potential to dramatically change the world in which we live. More efficient production, material and energy savings, smart logistics. We are looking for companies that, thanks to their innovative thinking, will be at the forefront of the new, responsible economy."

Jaroslav Vybíral, chief strategist of the fund, has more than 17 years of experience in investment and financial markets.

Who is the fund intended 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**. Which means that the client prefers the potential for return even at the cost of significant fluctuations in the value of the investment. He/she is aware that the value of the investment may be several years below the initial value and expects a return significantly higher than the return on regular bank deposits.

Product score (PS):

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.

For detailed information about the Summary Risk Indicator and the Product Score, the method of calculating them and updates see www.csob.cz or ask your Wealth Office banker for them from.

Further information about the fund

- The asset manager is ČSOB Asset Management, a.s., investiční společnost.
- The fund is designed for investors looking for high returns but who are also aware of stock market risks.
- Investments in the Fund can be recommended to investors with a minimum investment horizon of 8 years.

Charges

Entry charges	1.5%
Exit charges	0%

Parameters

Type	Stock fund
ISIN	CZ0008477106
Fund established on	6 May 2022
Minimum investment	CZK 3,000,000 one time or from CZK 100,000 regularly
Domicile	Czech Republic
Currency	CZK
Unit value	Usually calculated on each business day. For the current value of a unit including historical trends and the valid Parameters of Markets in Securities and Investment Instruments specifying the dates for settlement see www.csob.cz Unit Trusts section.
Availability	Units in the fund can be redeemed for their current value on any business day. The money is available within three working days of the relevant business day.

Statement of risks

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 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.

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 for information only and is not an offer or public offer. The contents of this material cannot be interpreted as providing investment advice or another investment service. For more detailed information about the charges and risks see the document Key Information for Investors (in Czech), the document How the Product Score Is Determined (in Czech) and/or in the fund's prospectus (in Czech or in English) at www.csob.cz, or you can ask your Wealth Office banker for them.

Československá obchodní banka, a. s., registered office: Prague 5, Radlická 333/150, post code: 150 57, registered number: 00001350, entered in the Commercial Register maintained by the Municipal Court in Prague, section B: XXXVI, entry 46.

