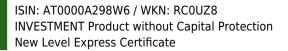
FACTSHEET EXPRESS CERTIFICATE EXPRES CERTIFIKAT TELEKOMUNIKACI A SPOTREBNIHO ZBOZI





CHG. 1D +1.230 (+1.06%)	BID 115.92%	ASK LAST UPDAT 118.92% ASK 09:11:27.94					
UNDERLYING PRICE (DELAYED)	STARTING VALUE	80.00 24.81%					
KEY DATA Underlying	Worst of Basket	DESCRIPTION The certificate has a pre-defined maximum term. Higher early redemption is					
Underlying price (delayed)	-	made, in case, at any of the valuation dates, the underlying quotes at or above the termination level.					
Underlying date/time	-						
Starting value	CZK 100.00	If the underlying quotes below the termination level, the term extends to the					
Derrier							

next valuation date, with the subsequent termination level being reduced at the same time. At the end of the maximum term, the barrier serves as additional safety mechanism.



UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 2 from 2 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	CHG. % PREV. DAY	CHG. % START	LAST UPDATE	
STOXX® Europe 600 Personal & Household Goods EUR Price Index CH0019112330	EUR	858.30	514.98	1,079.62 (indicativ e)	-1.03%	25.79%	May 15, 2024 11:12 am	
STOXX® Europe 600 Telecommunications EUR Price Index EU0009658947	EUR	254.12	152.47	203.77 (delayed)	0.84%	-19.81%	May 15, 2024 10:57 am	

Underlying price (delayed)	-				
Underlying date/time	-				
Starting value	CZK 100.00				
Barrier	CZK 60.00				
Distance to barrier	25.17%				
Observation barrier	on the final valuation date				
(early) redemption level	100.00 / 95.00 / 90.00 / 85.00 / 80.00				
Distance to next termination level	0.24%				
Max. yield until next observation date	8.48%				
Max. yield p.a. until next observation date	24.81%				
Underlying currency	CZK				
Valuation dates	Sep 25, 2020 / Sep 27, 2021 / Sep 27, 2022 / Sep 26, 2023 / Sep 26, 2024				
(early) redemption amount	105.80% / 111.60% / 117.40% / 123.20% / 129.00%				
Maturity date	Oct 01, 2024				
Final valuation date	Sep 26, 2024				
Issue date	Sep 30, 2019				
Tradeable unit/nominal value	CZK 1,000				
Expected market trend	sideways, bullish				
Listing	-				
Product currency	CZK				
Underlying currency	CZK				
Settlement method	Cash settlement				
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax				

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