



KBC EQUITY FUND ČSOB AKCIOVÝ DIVIDENDOVÝCH FIREM

ČSOB Akciový dividendových firem
Your part of the profit of global leaders



Are you worried that stock markets shuffle like boats in the turbulent seas? A possible solution comprises dividend shares, which offer an interesting return with less fluctuations.

Why to invest here?

- Invest in the world's most successful companies; a broad layout of different sectors is suitable as the basis of the share component in the portfolio.
- Companies paying high dividends are mostly well managed.
- Thanks to managing of 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?

- We are selecting successful companies from the world's strongest economies – America and Europe – that we complement with prospective young markets.
- Names such as Microsoft, JPMorgan Chase & Co. or Home Depot are among the main fund positions.
- 75% of the assets is investing in shares with a high dividend return.



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, all you need is to sign a contract with us at the branch. You can then use our consulting services or the ČSOB Investment portal to manage your portfolio online.

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.



"Stock market fluctuations trigger investor interest in companies that regularly pay interesting dividends. An attractive dividend return is mainly offered by companies that are less dependent on the economic cycle."

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 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

You do not know what it means?

This type of client prefers the yield potential even at the cost of major fluctuations of the investment value. The client is aware that the investment value may be below the initial value for a few years and expects a considerably higher yield than the yields on current bank deposits.

Summary Risk Indicator (SRI): 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.

Fees

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Fund exit fee	0% from withdrawn amount

Parameters

Type	Stock fund
ISIN	BE6239644220
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	CZK

What you should know

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 is willing to bear the loss under standard conditions, up to 100% of the investment value. 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.

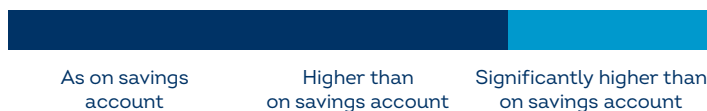
Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.

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



MINIMAL RECOMMENDED HOLDING PERIOD



POTENTIAL RISKS



Maximum return is not limited, minimum return is not set.

For detailed information on the meaning of the Summary Risk Indicator and Product Score and how they are calculated and updated, please visit www.csob.cz or contact your investment specialist or banker.

ČSOB Akciový dividendových firem fund is a sub-fund of the Belgian investment fund KBC Equity 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 or in English) available at www.csob.cz or you can request these materials in paper form from your banker.

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