

## Investing with a good conscious: Best Garant Nachhaltigkeit

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**06.10.2009**

**100% capital guarantee and at least 3.15% interest p.a.**



Sustainability is forward-looking corporate philosophy: Maximizing earnings is a top ranking priority for companies, but not at any price. The social components and the environmentally friendly mode of production are factors gaining significance for a growing number of companies. Our product, Best Garant Nachhaltigkeit (AT000B003603), follows this positive trend and offers the security of a bond combined with the opportunities of equities. The product invests in a basket of 20 securities, with the equities being selected only from companies that have sustainability as part of their corporate philosophy. The selection of the securities was done in collaboration with VINIS GmbH, the experts for sustainable investments. The annual coupon depends on the development of the value of these equities, but it is guaranteed as a minimum at **3.15% p.a.** As long as none of the equities reach the barrier (69.9% of the closing price of the equities) or fall below it on the observation days, a coupon of **6.15% p.a.** is paid out for

the respective year. The equities are reviewed once a month. The bond is redeemed upon maturity of its 5¼ -year life at 100%, the denomination is EUR 1,000.

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