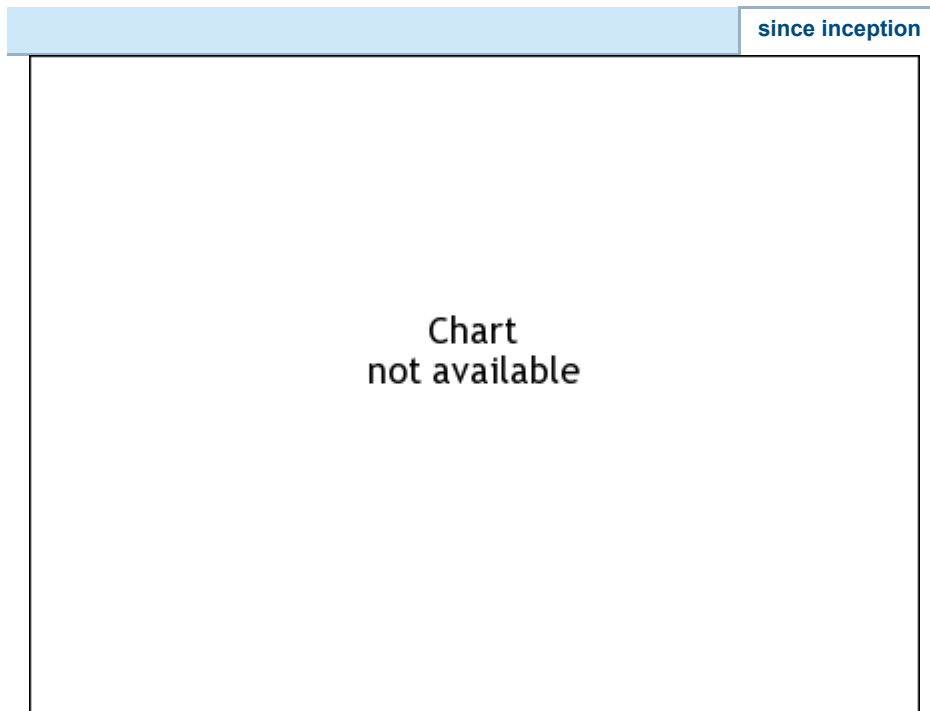


Vontobel Fix Kupon Express Bond on Voestalpine AG (II) 19-23

ISIN: **DE000VE3E4T7** WKN: **VE3E4T**

Overview

2019/11/11 08:01:11	
Bid	Ask
-	-
Difference	0.00% (0.00)



General attributes	
Issuer	Vontobel Financial Products GmbH
Product type	Express bonds
Type	Fix Coupon
Currency	EUR
Underlying	VOESTALPINE
Underlying ISIN	AT0000937503
Underlying currency	EUR
Price underlying	22.42 EUR
Date	2020/02/21 17:35:07
Strike Date	2019/11/26
Maturity	2023/12/04
Strike price	24.5800 EUR
Coupon/express payment	4.000%
Coupon style	fix
Current redemption barrier	24.5800 EUR
Current redemption barrier in %	100.00%
Current redemption barrier distance	-2.16 EUR
Current redemption barrier distance in %	-9.63%
Final redemption barrier	12.2900 EUR
Final redemption barrier in %	50.00%
Final redemption barrier distance	10.13 EUR
Final redemption barrier distance in %	45.18%
No of shares for redemption	40

Information about previous performance does not guarantee future performance.
Source: FactSet

+ Advantages	! Risks you should be aware of
<ul style="list-style-type: none"> ▪ Fixed earnings of 4.00 % per year ▪ Possible early redemption at 100.00 % of nominal amount ▪ Risk buffer (final-redemption-barrier of 50.00 %) against a falling share price of voestalpine AG ▪ A fall of the share price at or below the barrier during the term has no influence on the redemption at the end of the 4th year, relevant is only the price on last observation day. ▪ Bank Vontobel Europe AG will set quotes for this product during the term without being legally obliged to do so. 	<ul style="list-style-type: none"> ▪ If the closing price of voestalpine AG is at or below the barrier (50.00 %) on the last observation day, there are losses for the investors. A total loss of invested capital is possible. ▪ Investors bear the risk of the guarantor Vontobel Holding AG. ▪ The earnings are capped at 16.00 %, even if the underlying performs better. ▪ During the term the bond price will not vary 1:1 with the underlying and premature sale may lead to capital loss. ▪ This express bond is not covered by any deposit guarantee scheme. Investors are exposed to the risk that

Nominal amount 1,000.00

Vontobel Holding AG may not be able to meet its obligations arising from the bond in the event of insolvency or over-indebtedness or from an official order (bail-in regime). A total loss of invested capital is possible.

Price information

Today open	100.00
Today high	100.00
Today low	100.00
Close (previous day)	100.00
Spread in %	0 %
Spread absolute	-
Spread harmonised	-
High price (52 weeks)	100.00
Low price (52 weeks)	100.00

Performance

Performance YTD in %	-
Performance 1 month in %	-
Performance 6 months in %	-
Performance 1 year in %	-
Performance 3 years in %	-
Performance 5 years in %	-
Performance since inception in %	-

Express bonds | Description

This express bond refers to the share of voestalpine AG. Regardless of the performance of the underlying, there is an annual interest payment of 4.00 % p.a. The bond will be redeemed on 04/12/2023 if there is no automatic early redemption.

There is an automatic early redemption, if the closing price of the underlying is at or above the strike price on the valuation date (27/11/2020, 29/11/2021, 28/11/2022). Then the early redemption amount of 100.00 % is paid on the repayment date.

If the express bond has not been redeemed early, there are two possibilities at maturity:

1. If the closing price of voestalpine AG is above the final-redemption-barrier on the last valuation date (27/11/2023), investors receive the nominal amount (1,000 EUR) plus the interest payment of 4.00 % p.a. for the last year.
2. If the closing price of voestalpine AG is at or below the final-redemption-barrier on the last valuation date (27/11/2023), a predetermined number of shares of the underlying is delivered, in addition the interest rate of 4.00 % p.a. for the final year is paid. Fractions of shares are settled in cash. In this case there is a capital loss.

Information on the product during the term can be found on the issuer's website:
<https://zertifikate.vontobel.com/DE/Produkt/DE000VE3E4T7>

Secondary market

During the term it is possible to sell the product during the trading hours at the exchanges, where the product is listed.

Underlying

Date: 2020/02/21 17:35:07

Underlying Quote

22.42 EUR

Difference  -0.22% (-0.05)

5Y

General attributes underlying

Name	VOESTALPINE
ISIN	AT0000937503
Stock exchange (underlying)	VIE
Currency (underlying)	EUR
Start value underlying	24.5800
Price	22.42
Time	20/02/21 - 17:35:07
Change in %	-0.22%
Today high	22.61
Today low	22.14
High price (52 weeks)	31.09
Low price (52 weeks)	19.015



Information about previous performance does not guarantee future performance.
Source: FactSet