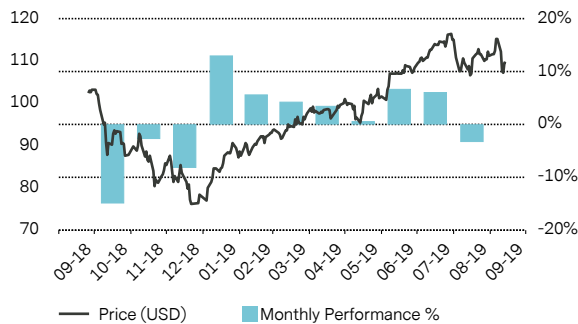


e-Payment

ISIN: CH0432327598 / Swiss Sec. Number: 43232759 / Symbol: ZEPAYV

This financial instrument is a structured product. It is not a collective investment scheme within the meaning of the Swiss Federal Act on Collective Investment Schemes (CISA), and is therefore not subject to the regulations of the CISA or the supervision of the Swiss Financial Market Supervisory Authority FINMA.

Performance & Risk



Price Indication (16 September 2019, 5:20 PM CET)

Bid	USD	108.80
Ask	USD	109.60
52 Weeks High	USD	116.40
52 Weeks Low	USD	76.20
Highest YTD	USD	116.40
Lowest YTD	USD	77.00

Performance in %

	3 Months	YtD	2018	2016	2014	Since Inception
Basket	2.05%	39.54%	-	-	-	6.84%

The figures given refer to past performance. Past performance is not a reliable indicator of future performance and should not be the sole decision factor in the selection of a financial instrument. The performance of the financial instrument is displayed on the basis of valuation prices in USD, with reinvested net income. Due to currency fluctuations, your return may be higher or lower if you invest in a currency other than the one in which the past performance has been calculated.

All price information relates to the product unless otherwise indicated.

Key Figures

Return*	6.84%
Volatility p.a.*	23.52%
Maximum Drawdown*	-26.16%
Number of Positions in the Basket	14
Cash Component	0.00%
Sharpe Ratio*	0.19
Sortino Ratio*	0.25

* since inception

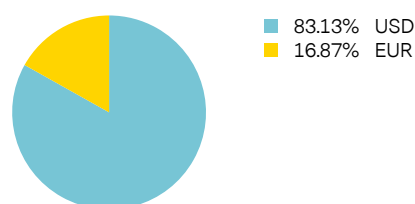
Risk Indicator



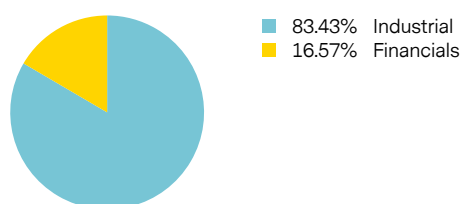
The risk indicator is a guide to the level of risk of this product compared to other products.

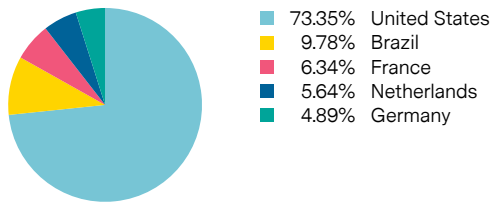
Basket Composition

Allocation by Currency



Equity Allocation by Industry Sectors



Allocation by Country**Constituents**

ISIN	Description	Asset Class	Price	Currency	Weight %
US31620M1062	Fidelity National Information Services Inc.	Share	130.88	USD	14.8204%
KYG687071012	Pagseguro Digital Ltd	Share	45.87	USD	9.7169%
US8919061098	Total System Services Inc.	Share	135.48	USD	8.2830%
US37940X1028	Global Payments Inc	Share	167.52	USD	7.8775%
US3377381088	Fiserv, Inc.	Share	102.60	USD	7.6951%
US57636Q1040	MasterCard Inc	Share	276.32	USD	7.4239%
US92826C8394	Visa Inc.	Share	177.27	USD	7.1040%
US70450Y1038	PayPal Holdings Inc.	Share	107.00	USD	7.0708%
US96208T1043	WEX Inc	Share	205.45	USD	6.5348%
FR0011981968	Worldline S.A.	Share	58.00	EUR	6.2925%
NL0012969182	Adyen N.V.	Share	625.40	EUR	5.5981%
DE0007472060	Wirecard AG	Share	149.85	EUR	4.8618%
US8522341036	Square Inc.	Share	58.29	USD	4.1184%
US39304D1028	Green Dot Corp.	Share	27.01	USD	1.9277%

Master Data

EUSIPA Classification	Tracker Certificate
Initial Fixing Date	21 September 2018
Final Fixing Date	21 September 2021
Issue Price	USD 101.65
Ratio	1.00
Basket	e-Payment
Basket Currency	USD
Treatment of Income	Discounted
Listing	None
Collateralization	No

Parties

Issuer	Vontobel Financial Products Ltd., DIFC Dubai
Garantor	Vontobel Holding AG, Zurich

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