Bank Pekao SA

ISIN: AT0000A3DXW4 / WKN: RC1E3Y INVESTIČNÍ produkt bez kapitálové ochrany Diskontní certifikát



167,40 PLN	-	11.07.2024	27.12.2024	
EMISNÍ CENA	CENA PŘI SPLATNOSTI	DEN EMISE	DATUM SPLATNOSTI	

ZÁKLADNÍ DATA Podkladové aktivum Bank Pekao SA 15.01.2025 Pod. aktivum/datum 16:03:15.867 Preference udržitelnosti Zohlednění hlavních nepříznivých dopadů . (PAI) Počáteční hodnota PLN 167,45 PLN 200,00 Cap Maximální částka PLN 200.00 Diskont Max. zisk v % Maximální zisk p.a. Datum splatnosti 27.12.2024 Poslední pozorování 20.12.2024 11.07.2024 Den emise Nominální hodnota 1 unit Multiplier 1 Očekávní trhu mírně rostoucí trh Kótováno na burze Varšava Měna produktu PI N Měna podkl. aktiva PLN Způsob vypořádání Finanční vypořádání Daňový režim Daň z kapitálových příjmů / Srážková daň EU neuplatněna

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Discount Certificates are traded at a discount and quote below the current market price of the underlying. For this discount, the investor accepts to participate in price gains merely up to the cap.

This certificates complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").



Minulá výkonnost není spolehlivým ukazatelem budoucích výnosů.

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Disclaimer

Issuer Risk:

As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

Possibility of Bail-in:

The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

Diskontní certifikáty What You Should Consider Before the Purchase:

- **Market risk**: The value of the Discount Certificate depends on the value of the underlying. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Discount Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Discount as a safety buffer**: If the negative performance of the underlying at the end of the term exceeds the discount, it results in a capital loss.
- **Price performance**: The price of the Discount Certificate depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Discount Certificate is sold before the end of the term, this can lead to the loss of part of the capital invested or even to a total loss.
- **Cap**: A Discount Certificate has a fixed maximum redemption (maximum amount). Investors do not participate in price increases of the underlying above the cap.
- **Currency risk**: If the underlying asset is quoted in a different currency than the Discount Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Discount Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Discount Certificate due to the market risk.
- **Payouts of the underlying**: Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website raiffeisencertificates.com/kundeninformation and raiffeisencertificates.com/basag

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Další informace naleznete na webu <u>raiffeisenzertifikate.at/en/</u> nebo u svého bankéře. Kontakt Raiffeisen Certificates Certificates Hotline: +431 71707 5454 info@raiffeisenzertifikate.at



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The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the

personal situation of the investor and may be subject to change.

If the underlying is not quoted in the same currency as the product and if the certificate is not currency hedged, the foreign exchange rate influences the Certificate's price during the term (currency risk).

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