STOXX® Europe ESG Leaders Select 30 Price EUR Raiffeisen

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ISIN: AT0000A2ADX2 / WKN: RC0VVM **INVESTMENT Product without Capital Protection Express Certificate**

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CHG. 1D	BID	ASK	LAST UPDATE

KEY DATA	
Underlying	STOXX [®] Europe ESG Leaders Select 30 Price EUR Index
Underlying date/time	Dec 30, 2024 16:50:00.000
Starting value	EUR 157.48
Barrier	EUR 94.49
Observation barrier	on the final valuation date
(early) redemption level	157.48 / 157.48 / 157.48 / 157.48 / 157.48
Distance to next termination level	-
Max. yield until next observation date	-
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Oct 15, 2020 / Oct 14, 2021 / Oct 14, 2022 / Oct 16, 2023 / Oct 15, 2024
(early) redemption amount	105.50% / 111.00% / 116.50% / 122.00% / 127.50%
Maturity date	Oct 18, 2024
Final valuation date	Oct 15, 2024
Issue date	Oct 18, 2019
Tradeable unit/nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

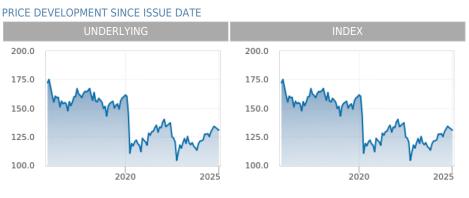
The Certificate has a predefined maximum term of 5 years and provides the possibility for a yield of 5.5% p.a. The certificate is redeemed at the predefined termination price prior to the maturity date if the closing price of the underlying STOXX® Europe ESG Leaders Select 30 index guotes at or above the termination level at the maturity date.

Certificates

If the index price quotes below the termination level the term extends to the next valuation date and the possible yield increases by 5.5% of the nominal value. At the end of term the barrier of 60% of the index starting value represents an additional safety buffer. If the index quotes below the barrier at the final valuation date the certificate is redeemed according to the performance of the underlying index.

Details on the underlying as well as the current list of index members can be found on the website of the index provider STOXX Ltd.

As the product does not meet all the requirements of the Sustainability Standards for Raiffeisen Certificates, the marketing name stated in the Final Terms will no longer be used by the Issuer. However, the underlying of the product continues to follow an ESG strategy.



Past performance is no reliable indicator of future results.

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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.

Express Certificates What You Should Consider Before the Purchase:

- Market risk: The value of the Express Certificate depends on the value of the underlying asset. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Express Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- Barrier event: If the barrier of the Express Certificate is touched or undercut on the last valuation date, the protection mechanism is suspended. In this case, the investor(s) is/are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. Redemption at the end of the term is then usually 1:1 to the underlying performance, or in the case of Express Certificates on individual shares, in the form of physical delivery of shares. The market value of delivered shares will be below the nominal value of the certificate.
- Price performance: The price of the Express 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 Express 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.
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- Currency risk: If the underlying asset is quoted in a different currency than the Express Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Express Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Express 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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For further information, please visit <u>raiffeisenzertifikate.at/en/</u> or contact your advisor. You can reach your Raiffeisen Certificates team at Certificates Hotline: +431 71707 5454 info@raiffeisenzertifikate.at



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Raiffeisen

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