

ISIN: AT0000A2VKX3 / WKN: RC05VF  
 INVESTMENT Product without Capital Protection  
 Express Certificate

CHG. 1D <b>+1.120 (+1.52%)</b>	BID <b>74.01%</b>	ASK <b>76.01%</b>	LAST UPDATE <b>Dec 20, 2024 19:00:02.348</b>
UNDERLYING PRICE (INDICATIVE)	STARTING VALUE <b>100</b>	NEXT REDEMPTION LEVEL <b>100.00</b>	MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE <b>&gt;100%</b>

**KEY DATA**

Underlying	Worst of Basket
Underlying price (indicative)	-
Underlying date/time	-
Starting value	EUR 100.00
Barrier	EUR 60.00
Distance to barrier	-
Observation barrier	on the final valuation date
(early) redemption level	100.00 / 100.00 / 100.00 / 100.00 / 100.00
Distance to next termination level	-71.60%
Max. yield until next observation date	61.16%
Max. yield p.a. until next observation date	>100%
Underlying currency	EUR
Valuation dates	Mar 20, 2023 / Mar 20, 2024 / Mar 20, 2025 / Mar 19, 2026 / Mar 18, 2027
(early) redemption amount	107.50% / 115.00% / 122.50% / 130.00% / 137.50%
Maturity date	Mar 23, 2027
Final valuation date	Mar 18, 2027
Issue date	Mar 22, 2022
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 pre-defined maximum term. Higher early redemption is made, if, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying price is below the termination level the term extends to the next valuation date. At the end of the maximum term, the barrier serves as additional safety mechanism.

**PRICE DEVELOPMENT SINCE ISSUE DATE**

Past performance is no reliable indicator of future results.

**UNDERLYING WORST OF BASKET - BASKET MEMBERS****1 to 2 from 2 results**

NAME ISIN	CUR	START VALUE	BARR. VALUE	PRICE	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
iShares Global Water UCITS ETF IE00B1TXK627	EUR	56.24	33.74	62.00 (indicative)	-0.17%	10.23%	Dec 20, 2024 10:00 pm
iShares Global Clean Energy UCITS ETF IE00B1XNHC34	EUR	10.90	6.54	6.34 (indicative)	0.33%	-41.88%	Dec 20, 2024 10:00 pm

**CONTACT/INFORMATION**

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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.

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## Express Clean Energy



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