

4,7 % MXNATES4 Plus Bonus

ISIN: AT0000A32KE9 / WKN: RC08M2
 INVESTMENT Product without Capital Protection
 Bonus Certificate with Coupon

CHG. 1D
-0.030 (-0.03%)

BID
103.40%

ASK
106.40%

LAST UPDATE
Nov 26, 2024
13:25:51.931

UNDERLYING PRICE (DELAYED)
3,580.97 (+0.10%)

BARR. DIST. %
56.82%

INTEREST RATE ANNUALLY
4.70%

MAX. YIELD P.A.
2.32%

KEY DATA

Underlying	MSCI North America Top ESG Select 4.5% Decrement Index
Underlying price (delayed)	EUR 3,580.97
Underlying date/time	Nov 26, 2024 13:22:02.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 2,576.82
Barrier	EUR 1,546.09
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	56.82%
Bonus level	EUR 2,576.82
Bonus amount	100.00%
Cap	EUR 2,576.82
Maximum amount	100.00%
Fixed interest rate annually	4.70%
Max. yield p.a.	2.32%
Accrued interest	Dirty (included in the price)
Maturity date	Feb 27, 2026
Final valuation date	Feb 24, 2026
Issue date	Feb 28, 2023
Tradeable unit/nominal value	EUR 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / Foreign Capital Gains Tax
Paid interest rate	4.70% (EUR 47.00) on Feb 28, 2024

DESCRIPTION

During the term, investors obtain fixed interest payments. If, during the term, the underlying always quotes above the barrier, the certificate is redeemed at the nominal value.

If, during the term, the barrier is touched or undercut, the bonus mechanism is suspended. At the maturity date payment is effected analogue to the performance of the underlying. The redemption amount is limited to the nominal value.

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

PRICE DEVELOPMENT SINCE ISSUE DATE

Past performance is no reliable indicator of future results.

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.

What You Should Consider Before the Purchase of Bonus Certificates:

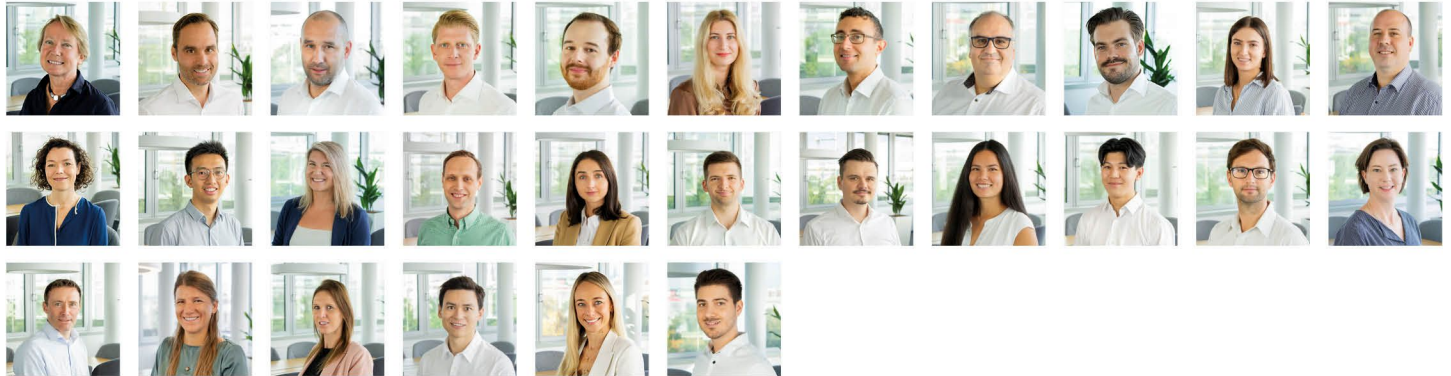
- **Market risk:** The price of the Bonus Certificate is dependent on the underlying's performance. An unfavourable performance of the underlying may result in price fluctuations of the certificate during the term. This may result in a partial or even total loss of the invested capital.
- **Barrier event:** If the barrier of the Bonus Certificate is touched or undercut during the term, the protection mechanism is suspended. In this case, the investor is exposed to the market risk on a one-to-one basis and a substantial capital loss is possible. The redemption at the end of the term is then usually one-to-one with the underlying performance.
- **Price performance:** During the term, the certificate's price is not only dependent on the underlying's performance but on various influencing factors such as the underlying's volatility, interest rates, issuer's solvency or remaining term. Selling the Bonus Certificate prior to maturity may result in a partial or even total loss of the invested capital.
- **Yield limitation:** Depending on the product structure, a Bonus Certificate may have a maximum payout amount (e.g. cap/maximum amount or fixed interest amount).
- **Currency risk:** If the underlying quotes in a currency that is different and the product does not provide for currency hedging, changes in the exchange rate during the term of the Bonus Certificate will also affect the value of the certificate. This can additionally increase the loss from the Bonus 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 raiffeisenzertifikate.at/en/ or contact your advisor.
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Media owner/producer: Raiffeisen Bank International AG
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria