

# Europa Bonus&Sicherheit 22



ISIN: AT0000A32SW4 / WKN: RC08T3  
 INVESTMENT Product without Capital Protection  
 Bonus Certificate with Cap

CHG. 1D <b>-0.140 (-0.12%)</b>	BID <b>115.22%</b>	ASK <b>116.72%</b>	LAST UPDATE <b>Nov 26, 2024 12:23:12.298</b>
UNDERLYING PRICE (INDICATIVE) <b>4,786.03 (+0.02%)</b>	BARR. DIST. % <b>56.13%</b>	INTEREST RATE ANNUALLY <b>-</b>	BONUS YIELD P.A. <b>4.45%</b>

## KEY DATA

Underlying	EURO STOXX 50®
Underlying price (indicative)	EUR 4,786.03
Underlying date/time	Nov 26, 2024 12:23:20.000
Starting value	EUR 4,285.42
Barrier	EUR 2,099.86
Barrier reached	no
Observation barrier	continuously
Distance to barrier	56.13%
Bonus level	EUR 5,785.32
Bonus amount	135.00%
Cap	EUR 5,785.32
Maximum amount	135.00%
Bonus yield p.a.	4.45%
Bonus yield remaining term	15.66%
Agio	4.51%
Agio p.a. in %	1.33%
Maturity date	Mar 31, 2028
Final valuation date	Mar 28, 2028
Issue date	Mar 31, 2023
Tradeable unit/nominal value	EUR 1,000
Multiplier	-
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

With the certificate Europe Bonus&Safety 22 investors can obtain a bonus yield of 35% (based on the issue price) at the end of the term (March 2028) if the price of the EURO STOXX 50® index never declines by 51% or more of its starting value during the observation period. Due to the cap this represents the maximum amount.

If the underlying touches or undercuts the barrier of 49% of the starting value, redemption will be effected according to the performance of the underlying (percent index performance from the starting value to the closing price at the final valuation date). Even if the bonus mechanism is suspended, investors can generate a maximum yield of 35% over five years term.

Details on the **EURO STOXX 50® index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd.

## 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.

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