

**Premium ESG expresný certifikát 3**

ISIN: ATSK023PREM6 / WKN: RC08UW  
 INVESTMENT Product without Capital Protection  
 Express Certificate

CHG. 1D **+0.020 (+0.02%)** BID **111.66%** ASK **113.66%**

LAST UPDATE  
**Nov 26, 2024**  
**12:36:06.031**

UNDERLYING PRICE (DELAYED) STARTING VALUE NEXT REDEMPTION LEVEL MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE  
**1,848.32 (-0.39%) 1,312.03 1,312.03 -**

**KEY DATA**

Underlying	MSCI World Climate Change Top ESG Select 4.5% Decrement Index
Underlying price (delayed)	EUR 1,848.32
Underlying date/time	Nov 26, 2024 12:22:43.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 1,312.03
Barrier	EUR 524.81
Distance to barrier	71.61%
Observation barrier (early) redemption level	continuously 1,312.03 / 1,312.03 / 1,312.03 / 1,312.03
Distance to next termination level	29.01%
Max. yield until next observation date	-12.02%
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Apr 23, 2025 / Apr 23, 2026 / Apr 22, 2027 / Apr 21, 2028
(early) redemption amount	100.00% / 100.00% / 100.00% / 100.00%
Maturity date	Apr 26, 2028
Final valuation date	Apr 21, 2028
Issue date	Apr 18, 2023
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.

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 Express Certificates:

- **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.
- **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 maturity, this can lead to the loss of part of the capital invested or even a total loss.
- **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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For further information, please visit [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) or contact your advisor.

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