

9,5 % Automobil Plus Aktienanleihe

ISIN: AT0000A33MF0 / WKN: RC0853
 INVESTMENT Product without Capital Protection
 Barrier Reverse Convertible Plus Bonds

CHG. 1D -1.360 (-1.49%)	BID 88.95%	ASK 90.45%	LAST UPDATE Nov 26, 2024 14:45:16.087
BARRIER EUR 60.00	STRIKE EUR 100.00	MAX. YIELD P.A. 51.88%	INTEREST RATE P.A. 9.50%

KEY DATA

Underlying	Worst of Basket
Underlying price (indicative)	-
Underlying date/time	-
Barrier	EUR 60.00
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	5.29%
Strike	EUR 100.00
Distance to strike	-57.86%
Interest rate total term	-
Fixed interest rate annually	9.50%
Accrued interest	Dirty (included in the price)
Max. yield remaining term (%)	21.06%
Max. yield p.a.	51.88%
Maturity date	May 12, 2025
Final valuation date	May 07, 2025
Issue date	May 12, 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 / Physical delivery
No. of shares	-
Taxation	Capital Gains Tax / Foreign Capital Gains Tax

Paid interest rate 9.50% (EUR 95.00) on May 11, 2024

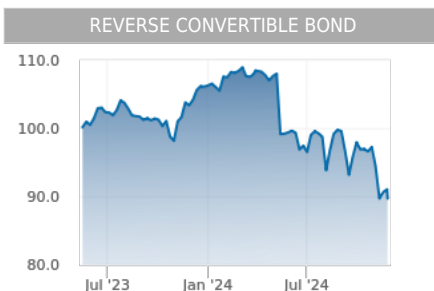
CONTACT/INFORMATION

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DESCRIPTION

The **9.5% Automobil Plus Reverse Convertible Bond** is redeemed at 100% of the nominal value at the maturity date (May 2025), provided that the closing price of each of the two underlying shares (BMW AG, Continental AG, Volkswagen AG) quotes above the barrier of 60% of the respective strike at the end of the term (observation only at the final valuation date). The interest amount of 9.5% is paid out, regardless of the performance of the underlying shares.

In case at least one of the underlying shares quotes below its barrier (60%) at the final valuation date, the predefined amount of the worst performing share will be delivered.

PRICE DEVELOPMENT SINCE ISSUE DATE

Past performance is no reliable indicator of future results.

UNDERLYING WORST OF BASKET - BASKET MEMBERS**1 to 3 from 3 results**

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	NUM. SHARES	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
Continental AG DE0005439004	EUR	65.22	39.13	62.21 (indicative)	37.10%	15.33	-0.16%	-4.62%	Nov 26, 2024 3:45 pm
Volkswagen AG Vorzüge DE0007664039	EUR	119.64	71.78	80.60 (indicative)	10.94%	8.36	-1.93%	-32.63%	Nov 26, 2024 3:45 pm
BMW AG Stämme DE0005190003	EUR	108.40	65.04	68.67 (indicative)	5.29%	9.23	-0.55%	-36.65%	Nov 26, 2024 3:44 pm

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 Reverse Convertible Bonds:

- **Market risk:** The value of the Reverse Convertible Bond depends on the value of the underlying. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Reverse Convertible Bond. This can lead to the loss of a part of the invested capital or even to a total loss.
- **Barrier event:** In the case of Reverse Convertible Bonds with a barrier, touching or undercutting below the price threshold during the term invalidates the protection mechanism. In this case, investors are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. In the worst case, the investor receives the share with the worst performance in the securities account instead of a repayment of the nominal value.
- **Performance of the underlying:** The price of the Reverse Convertible Bond 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 Reverse Convertible Bond is sold before the end of the term, this can lead to the loss of part of the invested capital or even to a total loss.
- **Cap:** Reverse convertible bonds have a fixed interest rate. This fixed interest payment represents the maximum yield.
- **Currency risk:** If the underlying is quoted in a different currency than the Reverse Convertible Bond and the product does not provide for currency hedging, developments in the exchange rate during the term of the Reverse Convertible Bond will also have an impact on the value of the Reverse Convertible Bond. This can additionally increase the loss from the Reverse Convertible Bond 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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