

# Europa Inflation Bonus&Sicherheit 20



ISIN: AT0000A34CJ1 / WKN: RC09K4  
 INVESTMENT Product without Capital Protection  
 Bonus Certificate with Coupon

CHG. 1D <b>-0.320 (-0.32%)</b>	BID <b>99.36%</b>	ASK <b>100.86%</b>	LAST UPDATE <b>Nov 26, 2024 13:40:53.237</b>
UNDERLYING PRICE (INDICATIVE) <b>4,787.36 (+0.05%)</b>	BARR. DIST. % <b>55.94%</b>	INTEREST RATE ANNUALLY -	BONUS YIELD P.A. -

## KEY DATA

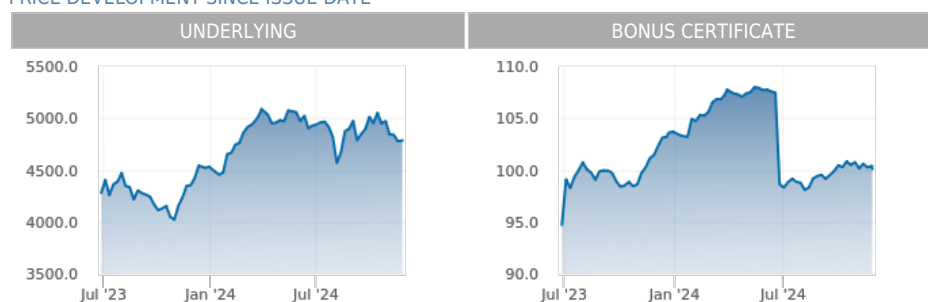
Underlying	EURO STOXX 50®
Underlying price (indicative)	EUR 4,787.36
Underlying date/time	Nov 26, 2024 13:41:50.000
Starting value	EUR 4,304.47
Barrier	EUR 2,109.19
Barrier reached	no
Observation barrier	continuously
Distance to barrier	55.94%
Bonus level	EUR 4,304.47
Bonus amount	100.00%
Cap	EUR 4,304.47
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Jun 21, 2028
Final valuation date	Jun 16, 2028
Issue date	Jun 23, 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
Paid interest rate	9.25% (EUR 92.50) on Jun 24, 2024

## DESCRIPTION

With the certificate **Europe Inflation Bonus&Safety 20** investors receive the fixed interest rate of 9.25% p.a. in the first 2 years of the term. From the third year onwards, the euro area inflation rate is paid out annually. At the end of term redemption is effected at 100% provided that the EURO STOXX 50® index always quotes above the barrier of 49% of its starting value during the term. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, a substantial capital loss is possible.

Details on the index can be found on the website of the index provider STOXX

## 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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