Premium protiinflacny bonusovy certifikat 2



ISIN: ATSK027PREM7 / WKN: RC1A0E INVESTMENT Product without Capital Protection Bonus Certificate with Coupon

CHG.1D +0.010 (+0.01%)	BID 98.53%	ASK 100.53%	LAST UPDATE Nov 26, 2024 12:25:45.546
UNDERLYING PRICE (DELAYED) 2,699.85 (-0.26%)	BARR. DIST. % 68.29%	INTEREST RATE ANNUALLY	BONUS YIELD P.A.

KEY DATA Underlying MSCI World Top ESG Select 4.5% Decrement Index Underlying price (delayed) EUR 2,699.85 Underlying date/time Nov 26, 2024 12:15:52.000 Sustainability preference Consideration of Principal Adverse Impacts (PAI) Starting value EUR 2,140.55 EUR 856.22 Barrier Barrier reached no Observation barrier continuously Distance to barrier 68.29% Bonus level EUR 2,140.55 Bonus amount 100.00% Cap EUR 2,140.55 Maximum amount 100.00% Fixed interest rate annually Max. yield p.a. Accrued interest Dirty (included in the price) Sep 29, 2028 Maturity date Final valuation date Sep 26, 2028 Issue date Sep 29, 2023 Tradeable unit/nominal EUR 1,000 value 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 6.00% (EUR 60.00) on Sep 28, 2024

CONTACT/INFORMATION

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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").



Past performance is no reliable indicator of future results.

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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 <u>raiffeisenzertifikate.at/en/</u> or contact your advisor. You can reach your Raiffeisen Certificates team at Certificates Hotline: +431 71707 5454 <u>info@raiffeisenzertifikate.at</u>



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The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the

personal situation of the investor and may be subject to change.

Please note the legal information regarding MSCI indices at the end of the following product brochure: https://www.raiffeisenzertifikate.at/en//file/pf/?ISIN=ATSK027PR EM7

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