10 % Österreich Plus Aktienanleihe 3



ISIN: AT0000A37DS3 / WKN: RC1A91 **INVESTMENT Product without Capital Protection** Barrier Reverse Convertible Plus Bonds

CHG. 1D +1.210 (+1.31%)	BID 92.79%	ask 94.29%	LAST UPDATE Nov 25, 2024 19:00:01.573
BARRIER	STRIKE	MAX. YIELD P.A.	INTEREST RATE P.A.
EUR 60.00	EUR 100.00	17.49%	10.00%

Worst of Basket

FUR 60.00

no

redeemed at 100% of the nominal value closing price of each of the two alpine AG) quotes above the barrier of rvation only at the final valuation date). performance of the underlying shares.

w its barrier (60%) at the final valuation date, the predefined amount of the worst performing share will be delivered.

		110
Observation barrier		on the final valuation date
Distance to barrier		18.11%
Strike		EUR 100.00
Distance to strike		-36.48%
Interest rate total term		-
Fixed interest rate annually		10.00%
Accrued interest		Dirty (included in the price)
Max. yield remaining term (%)		16.66%
Max. yield p.a.		17.49%
Maturity date		Nov 10, 2025
Final valuation date		Nov 05, 2025
Issue date		Nov 10, 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	10.00% (E	UR 100.00) on Nov 09, 2024

KEY DATA Underlying

Barrier

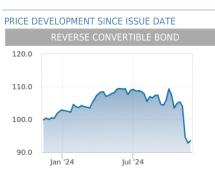
Underlying price (indicative)

Underlying date/time

Barrier reached

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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 BARR. PRICE VALUE	DIST. % NUM. CHG. % CHG. % LAST UPDATE TO SHARES PREV. START BARR. DAY
Erste Group Bank AG	EUR	33.90 20.34 51.36	60.40% 29.50 -1.19% 51.50% Nov 25, 2024
AT0000652011		(delayed)	5:35 pm
OMV AG	EUR	39.54 23.72 38.53	38.43% 25.29 -1.28% -2.55% Nov 25, 2024
AT0000743059		(indicative)	9:59 pm
voestalpine AG	EUR	25.18 15.11 18.45	18.11% 39.71 0.60% -26.73% Nov 25, 2024
AT0000937503		(indicative)	9:59 pm

DESCRIPTION
The 10% Austria Plus Reverse Convertible Bond 3 is
at the maturity date (November 2025), provided that the underlying shares (Erste Group Bank AG, OMV AG, voesta 60% of the respective strike at the end of the term (obser The interest amount of 10% is paid out, regardless of the
In case at least one of the underlying shares quotes below

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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 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 <u>raiffeisencertificates.com/kundeninformation</u> and <u>raiffeisencertificates.com/basag</u>

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