

**5,2 % Europa/USA Bonus&Sicherheit 3**

ISIN: AT0000A38NH3 / WKN: RC1B01  
 INVESTMENT Product without Capital Protection  
 Bonus Certificate with Coupon

CHG. 1D <b>-0.050 (-0.05%)</b>	BID <b>105.32%</b>	ASK <b>106.82%</b>	LAST UPDATE <b>Nov 26, 2024 14:25:56.999</b>
UNDERLYING PRICE (INDICATIVE) -	BARR. DIST. % <b>52.29%</b>	INTEREST RATE ANNUALLY <b>5.20%</b>	MAX. YIELD P.A. <b>4.32%</b>

**KEY DATA**

Underlying	Worst of Basket
Underlying price (indicative)	-
Underlying date/time	-
Barrier	EUR 49.00
Barrier reached	no
Observation barrier	continuously
Distance to barrier	52.29%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	5.20%
Max. yield p.a.	4.32%
Accrued interest	Dirty (included in the price)
Maturity date	Jan 31, 2028
Final valuation date	Jan 26, 2028
Issue date	Jan 31, 2024
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 / Foreign Capital Gains Tax

**DESCRIPTION**

The certificate **5.2% Europe/USA Bonus&Safety 3** offers you an annual fixed interest rate of 5.2%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

Details on the **EURO STOXX 50® Index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd. For details on the **S&P 500® index** visit [www.spglobal.com](http://www.spglobal.com)

**PRICE DEVELOPMENT SINCE ISSUE DATE**

Past performance is no reliable indicator of future results.

**UNDERLYING WORST OF BASKET - BASKET MEMBERS****1 to 2 from 2 results**

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
S&P 500 US78378X1072	USD	4,924.97	2,413.2 4	6,000.12 (indicative)	59.78%	0.19%	21.83%	Nov 26, 2024 3:28 pm
EURO STOXX 50® EU0009658145	EUR	4,662.70	2,284.7 2	4,789.09 (indicative)	52.29%	0.08%	2.71%	Nov 26, 2024 3:28 pm

**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.

Please also note our comprehensive information on our website [raiffeisencertificates.com/kundeninformation](https://raiffeisencertificates.com/kundeninformation) and [raiffeisencertificates.com/basag](https://raiffeisencertificates.com/basag)

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