

Európai Bank és Ingatlan Expressz Certifikát (HUF)



ISIN: AT0000A39VA9 / WKN: RC1CNP
 INVESTMENT Product without Capital Protection
 New Level Express Certificate

CHG. 1D +0.270 (+0.25%)	BID 107.32%	ASK 109.32%	LAST UPDATE Nov 25, 2024 19:00:00.726
UNDERLYING PRICE (INDICATIVE) -	STARTING VALUE 100	NEXT REDEMPTION LEVEL 100.00	MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE 16.53%

KEY DATA

Underlying	Worst of Basket
Underlying price (indicative)	-
Underlying date/time	-
Starting value	HUF 100.00
Barrier	HUF 60.00
Distance to barrier	43.89%
Observation barrier	on the final valuation date
(early) redemption level	100.00 / 95.00 / 90.00 / 85.00
Distance to next termination level	6.49%
Max. yield until next observation date	4.28%
Max. yield p.a. until next observation date	16.53%
Underlying currency	HUF
Valuation dates	Mar 06, 2025 / Mar 05, 2026 / Mar 04, 2027 / Mar 06, 2028
(early) redemption amount	114.00% / 128.00% / 142.00% / 156.00%
Maturity date	Mar 09, 2028
Final valuation date	Mar 06, 2028
Issue date	Mar 08, 2024
Tradeable unit/nominal value	HUF 10,000
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	HUF
Underlying currency	HUF
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

The certificate has a pre-defined maximum term. Higher early redemption is made, in case, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying quotes below the termination level, the term extends to the next valuation date, with the subsequent termination level being reduced at the same time. At the end of the maximum term, the barrier serves as additional safety mechanism.

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	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
EURO STOXX® Banks Price Index EU0009658426	EUR	127.17	76.30	139.75 (indicative)	-0.72%	9.89%	Nov 25, 2024 10:00 pm
STOXX® Europe 600 Real Estate EUR Price Index CH0043274395	EUR	122.86	73.72	131.38 (delayed)	0.39%	6.93%	Nov 25, 2024 5:50 pm

CONTACT/INFORMATION

E: info@raiffeisencertificates.com
 T: +431 71707 5454
 W: www.raiffeisencertificates.com

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 Express Certificates:

- **Market risk:** The value of the Express Certificate depends on the value of the underlying asset. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Express Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Barrier event:** If the barrier of the Express Certificate is touched or undercut on the last valuation date, the protection mechanism is suspended. In this case, the investor(s) is/are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. Redemption at the end of the term is then usually 1:1 to the underlying performance, or in the case of Express Certificates on individual shares, in the form of physical delivery of shares. The market value of delivered shares will be below the nominal value of the certificate.
- **Price performance:** The price of the Express Certificate 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 Express Certificate is sold before the end of the term, this can lead to the loss of part of the capital invested or even to a total loss.
- **Price performance:** The price of the Express Certificate 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 Express Certificate is sold before maturity, this can lead to the loss of part of the capital invested or even a total loss.
- **Currency risk:** If the underlying asset is quoted in a different currency than the Express Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Express Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Express 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

Európai Bank és Ingatlan Expressz Certifikát (HUF)



For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

info@raiffeisenzertifikate.at



This advertisement serves exclusively as non-binding information, for whose correctness, topicality and completeness no guarantee is assumed by the creator. The information contained herein does not constitute an offer and is neither recommendations nor financial analyses. They are not a substitute for investor and investment-oriented advice on buying and selling the financial instrument.

The base prospectus (and any supplements) of the financial instrument, as well as the respective basic information sheet (KID), can be downloaded from the website of Raiffeisen Bank International AG (RBI) raiffeisenzertifikate.at/en/securities-prospectus/. The approval of the base prospectus does not constitute an endorsement of this financial instrument by the competent authorities (CSSF, FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision.

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.

If the underlying is not quoted in the same currency as the product and if the certificate is not currency hedged, the foreign exchange rate influences the Certificate's price during the term (currency risk).

The EURO STOXX® Banks Price Index as well as pertinent registered trademark(s) are the intellectual property of STOXX Ltd. For Európai Bank és Ingatlan Expressz Certifikát (HUF) STOXX Ltd. do not give any warranty and exclude any liability whatsoever.

The STOXX® Europe 600 Real Estate EUR Price Index as well as pertinent registered trademark(s) are the intellectual property of STOXX Ltd. For Európai Bank és Ingatlan Expressz Certifikát (HUF) STOXX Ltd. do not give any warranty and exclude any liability whatsoever.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Raiffeisen Bank International AG is registered in the Commercial Register of the Commercial Court of Vienna under FN 117507f, Am Stadtpark 9, 1030 Vienna/Austria.
Media owner/producer: Raiffeisen Bank International AG
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria