

4,85 % Europa/USA Bonus&Sicherheit

ISIN: AT0000A3BPU8 / WKN: RC1DRX
 INVESTMENT Product without Capital Protection
 Bonus Certificate with Coupon

| | | | |
|------------------------------------|--------------------------------|--|---|
| CHG. 1D +0.130 (+0.13%) | BID 102.37% | ASK 103.87% | LAST UPDATE Nov 25, 2024 18:59:59.315 |
| UNDERLYING PRICE (INDICATIVE) - | BARR. DIST. % 47.98% | INTEREST RATE ANNUALLY 4.85% | MAX. YIELD P.A. 4.43% |

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 | 47.98% |
| Bonus level | EUR 100.00 |
| Bonus amount | 100.00% |
| Cap | EUR 100.00 |
| Maximum amount | 100.00% |
| Fixed interest rate annually | 4.85% |
| Max. yield p.a. | 4.43% |
| Accrued interest | Dirty (included in the price) |
| Maturity date | May 15, 2028 |
| Final valuation date | May 10, 2028 |
| Issue date | May 15, 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 **4.85% Europe/USA Bonus&Safety** offers you an annual fixed interest rate of 4.85%. 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

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 | 5,246.68 | 2,570.8 7 | 5,988.61 (indicative) | 57.07% | - | 14.14% | Nov 25, 2024 10:00 pm |
| EURO STOXX 50® EU0009658145 | EUR | 5,080.29 | 2,489.3 4 | 4,785.17 (indicative) | 47.98% | - | -5.81% | Nov 25, 2024 10:00 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 and raiffeisencertificates.com/basag

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

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