

ISIN: AT0000A3FFY2 / WKN: RC1FWY  
 INVESTMENT Product without Capital Protection  
 Bonus Certificate with Cap

CHG. 1D <b>+1.110 (+2.18%)</b>	BID <b>EUR 51.970</b>	ASK <b>EUR 52.100</b>	LAST UPDATE <b>Jan 15, 2025 11:08:08.467</b>
UNDERLYING PRICE (INDICATIVE) <b>50.40 (+1.72%)</b>	BARR. DIST. % <b>6.55%</b>	INTEREST RATE ANNUALLY <b>-</b>	BONUS YIELD P.A. <b>26.69%</b>

**KEY DATA**

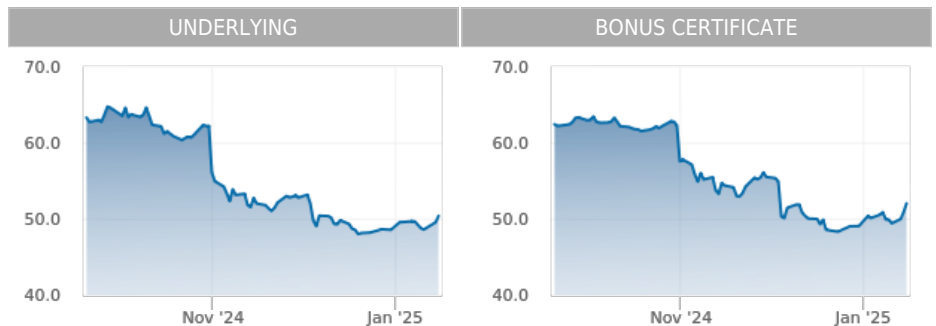
Underlying	Andritz AG
Underlying price (indicative)	EUR 50.40
Underlying date/time	Jan 15, 2025 11:08:08.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 62.00
Barrier	EUR 47.10
Barrier reached	no
Observation barrier	continuously
Distance to barrier	6.55%
Bonus level	EUR 69.00
Bonus amount	EUR 69.00
Cap	EUR 69.00
Maximum amount	EUR 69.00
Bonus yield p.a.	26.69%
Bonus yield remaining term	32.44%
Agio	3.37%
Agio p.a. in %	2.83%
Maturity date	Mar 25, 2026
Final valuation date	Mar 20, 2026
Issue date	Sep 19, 2024
Tradeable unit/nominal value	1 unit
Multiplier	1
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

**DESCRIPTION**

If, during the term, the underlying always quotes above the barrier, at least the bonus amount is paid out at the maturity date. The cap represents the maximum amount.

In case, during the term, the barrier is touched or undercut, the bonus mechanism is suspended. At the maturity date the certificate is redeemed analogue to the performance of the underlying. Even if the bonus mechanism is suspended, the maximum amount remains limited and investors do not participate in price increases beyond the cap.

This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

**PRICE DEVELOPMENT SINCE ISSUE DATE**

Past performance is no reliable indicator of future results.

**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.

## Bonus Certificates

### What You Should Consider Before the Purchase:

- **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.

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