

Polytec Holding AG

ISIN: AT0000A3GUL6 / WKN: RC1GF9
 INVESTMENT Product without Capital Protection
 Discount Certificate

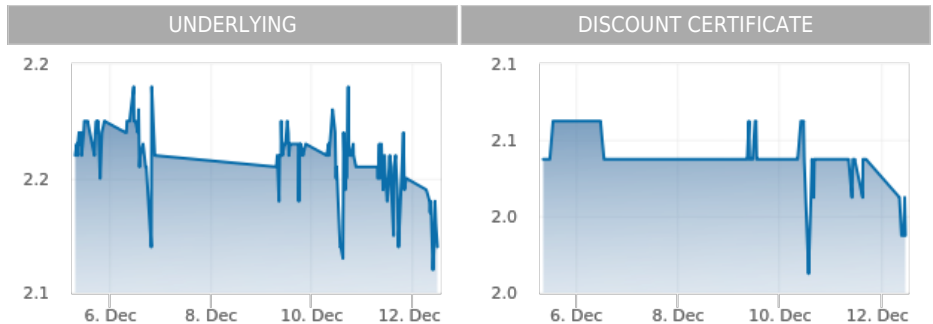
CHG. 1D -0.020 (-0.97%)	BID EUR 2.030	ASK EUR 2.040	LAST UPDATE Dec 12, 2024 11:05:18.194
UNDERLYING PRICE (INDICATIVE) 2.12 (-1.40%)	DISCOUNT 3.32%	MAX. YIELD P.A. 41.29%	CAP EUR 2.25

KEY DATA

Underlying	Polytec Holding AG
Underlying price (indicative)	EUR 2.12
Underlying date/time	Dec 12, 2024 11:50:56.000
Starting value	EUR 2.18
Cap	EUR 2.25
Maximum amount	EUR 2.25
Discount	EUR 0.07
Max. yield remaining term (%)	10.29%
Max. yield p.a.	41.29%
Maturity date	Mar 26, 2025
Final valuation date	Mar 21, 2025
Issue date	Dec 05, 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

Discount Certificates are traded at a discount and quote below the current market price of the underlying. For this discount, the investor accepts to participate in price gains merely up to the cap.

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.

Discount Certificates

What You Should Consider Before the Purchase:

- **Market risk:** The value of the Discount Certificate depends on the value of the underlying. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Discount Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Discount as a safety buffer:** If the negative performance of the underlying at the end of the term exceeds the discount, it results in a capital loss.
- **Price performance:** The price of the Discount 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 Discount 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.
- **Cap:** A Discount Certificate has a fixed maximum redemption (maximum amount). Investors do not participate in price increases of the underlying above the cap.
- **Currency risk:** If the underlying asset is quoted in a different currency than the Discount Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Discount Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Discount 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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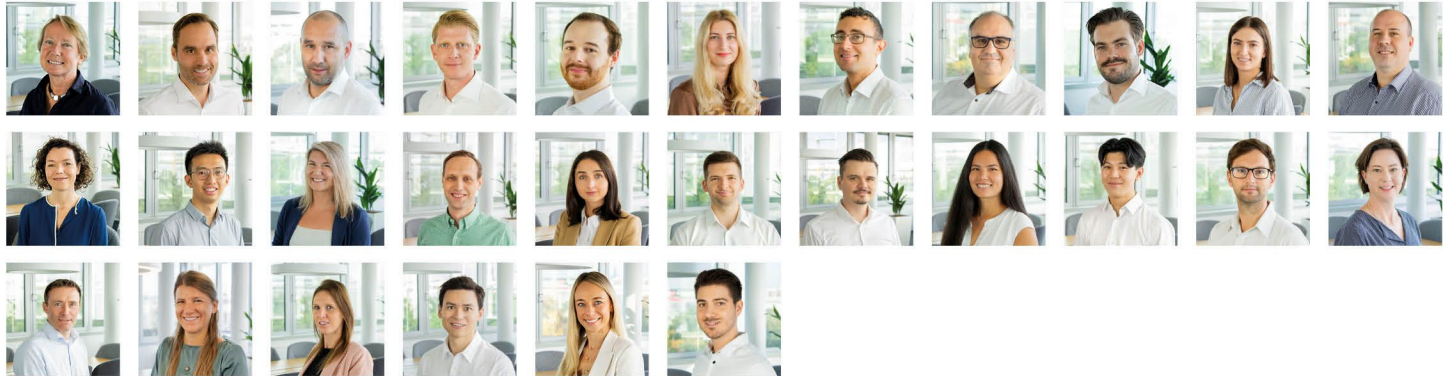


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