

Europa Dividendenaktien Bonus



ISIN: AT0000A296Q2 / WKN: RCOUZO
 INVESTMENT Product without Capital Protection
 Bonus Certificate with Cap

ISSUE PRICE 100.00%	REDEMPTION PRICE 126.00%	ISSUE DATE Sep 10, 2019	MATURITY DATE Sep 10, 2024
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KEY DATA

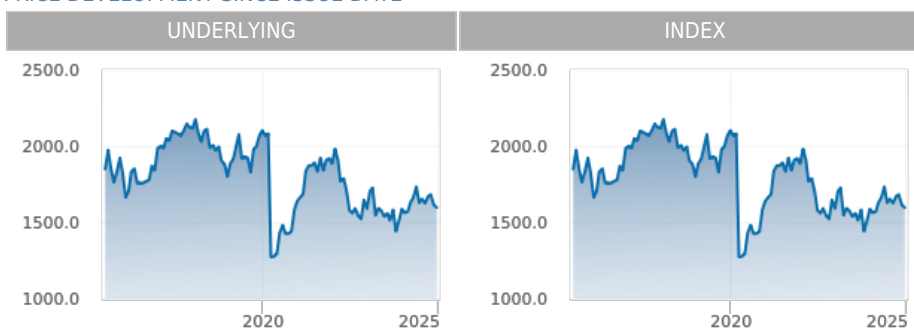
Underlying	EURO STOXX® Select Dividend 30 Price Index
Underlying date/time	Dec 20, 2024 17:00:09.000
Starting value	EUR 1,921.23
Barrier	EUR 1,133.53
Barrier reached	no
Observation barrier	continuously
Bonus level	EUR 2,420.75
Bonus amount	126.00%
Cap	EUR 2,420.75
Maximum amount	126.00%
Bonus yield p.a.	-
Bonus yield remaining term	-
Agio	-
Agio p.a. in %	-
Maturity date	Sep 10, 2024
Final valuation date	Sep 05, 2024
Issue date	Sep 10, 2019
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 / no Foreign Capital Gains Tax

DESCRIPTION

With the certificate **Europe Dividend Stocks Bonus** investors can obtain a bonus yield of 26% (based on the issue price) at the end of the term (September 2024) if the price of the index EURO STOXX® Select Dividend 30 never declines by 41% or more of its starting value during the observation period. Due to the cap this represents the maximum amount.

If the underlying touches or undercuts the barrier of 59% of the starting value, redemption will be effected according to the performance of the underlying (percent index performance from the starting value to the closing price at the final valuation date). Even if the bonus mechanism is suspended, investors can generate a maximum yield of 26% over five years term.

PRICE DEVELOPMENT SINCE ISSUE DATE



Past performance is no reliable indicator of future results.

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.

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.

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.

You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

info@raiffeisenzertifikate.at



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