## 3 % Europa/USA Bonus&Sicherheit 4



ISIN: AT0000A2KS41 / WKN: RC0Z93
INVESTMENT Product without Capital Protection
Bonus Certificate with Coupon

 ISSUE PRICE
 REDEMPTION PRICE
 ISSUE DATE
 MATURITY DATE

 100.00%
 Dec 11, 2020
 Dec 10, 2024

KEY DATA								
Underlying		Worst of Basket						
Underlying date/time					-			
Barrier				EUR 49.	00			
Barrier reached					no			
Observation barrier				continuously				
Bonus level				EUR 100.	00			
Bonus amount			100.00%					
Сар				EUR 100.	00			
Maximum amount			100.00%					
Fixed interest rate an	nually			3.00	)%			
Max. yield p.a.					-			
Accrued interest			D	irty (included in t				
				prid				
Maturity date				Dec 10, 20				
Final valuation date				Dec 05, 20				
Issue date				Dec 11, 20				
Tradeable unit/nomin value	al			EUR 1,0	00			
Multiplier					-			
Expected market trer	nd			sideways, bull	ish			
Listing				Vienna, Stuttg	art			
Product currency				E	UR			
Underlying currency				E	UR			
Settlement method				Cash settleme	ent			
Taxation		Ca	apital	Gains Tax / Forei Capital Gains T				
Paid interest rate	3.00%	(EUR	30.00	)) on Dec 11, 202	21			
	3.00%	(EUR	30.00	) on Dec 11, 202	22			
	3.00%	(EUR	30.00	)) on Dec 11, 202	23			
		•		)) on Dec 10, 202				

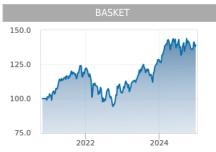
CONTACT/INFORMATION					
E:	info@raiffeisencertificates.com				
T:	+431 71707 5454				
W:	www.raiffeisencertificates.com				

### **DESCRIPTION**

The certificate **3% Europe/USA Bonus&Safety 4** enables investors to obtain a fixed interest rate of 3% annually. Redemption is effected at 100% at the end of the term (December 2024) provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

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 towww.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	3,668.10	1,797.37	5,971.81 (indicative)	69.90%	0.02%	62.80%	Dec 27, 2024 10:00 pm
EURO STOXX 50® EU0009658145	EUR	3,522.31	1,725.93	4,893.01 (indicative)	64.73%	0.37%	38.91%	Dec 27, 2024 10:00 pm

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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.

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 <u>raiffeisenzertifikate.at/en/</u> or contact your advisor. You can reach your Raiffeisen Certificates team at Certificates Hotline: +431 71707 5454 info@raiffeisenzertifikate.at



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