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ISIN: AT0000A2TKR9 / WKN: RC0400 INVESTMENT Product without Capital Protection New Level Express Certificate

ISSUE PRICE 100.00%	REDEMPTION PRICE 118.00%	ISSUE DATE Oct 29, 2021	KNOCK-OUT Oct 30, 2024	
100.00%	116.00%	OCI 29, 2021	OCL 30, 2024	

KEY DATA				
Underlying	Worst of Basket			
Underlying date/time	-			
Sustainability	Consideration of			
preference	Principal Adverse			
	Impacts (PAI)			
Starting value	CZK 100.00			
Barrier	CZK 60.00			
Observation barrier	on the final valuation date			
(early) redemption level	100.00 / 90.00 / 80.00 / 70.00 / 60.00			
Distance to next termination level	16.98%			
Max. yield until next observation date	-			
Max. yield p.a. until next observation date	-			
Underlying currency	CZK			
Valuation dates	Oct 26, 2022 / Oct 26, 2023 / Oct 24, 2024 / Oct 24, 2025 / Oct 27, 2026			
(early) redemption amount	106.00% / 112.00% / 118.00% / 124.00% / 130.00%			
Maturity date	Oct 30, 2024			
Final valuation date	Oct 27, 2026			
Issue date	Oct 29, 2021			
Tradeable unit/nominal value	CZK 1,000			
Expected market trend	sideways, bullish			
Listing	Stuttgart			
Product currency	CZK			
Underlying currency	CZK			
Settlement method	Cash settlement			
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax			

CONTACT/INFORMATION				
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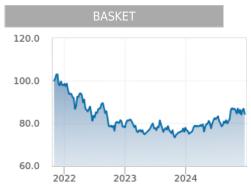
DESCRIPTION

The certificate has a pre-defined maximum term. Higher early redemption is made, in case, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying quotes below the termination level, the term extends to the next valuation date, with the subsequent termination level being reduced at the same time. At the end of the maximum term, the barrier serves as additional safety mechanism.

This certificates 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.

UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 3 from 3 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	CHG. % PREV. DAY	CHG. % START	LAST UPDATE		
MSCI World Top ESG Select 4.5% Decrement Index GB00BNR44V41	EUR	2,374.0 7	1,424.4 4	2,603.0 8 (delayed)	-0.47%	9.65%	Dec 20, 2024 8:14 pm		
MSCI Europe Top ESG Select 4.5% Decrement Index GB00BNHRDM73	EUR	2,028.3	1,216.9 8	1,944.4 5 (delayed)	-1.18%	-4.13%	Dec 20, 2024 6:18 pm		
MSCI Emerging Markets Top ESG Select 5% Decrement Index GB00BNHRML99	EUR	1,238.0 0	742.80	1,043.8 7 (delayed)	-1.47%	-15.68 %	Dec 20, 2024 8:14 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.

Express Certificates

What You Should Consider Before the Purchase:

- Market risk: The value of the Express Certificate depends on the value of the underlying asset. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Express Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Barrier event**: If the barrier of the Express Certificate is touched or undercut on the last valuation date, the protection mechanism is suspended. In this case, the investor(s) is/are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. Redemption at the end of the term is then usually 1:1 to the underlying performance, or in the case of Express Certificates on individual shares, in the form of physical delivery of shares. The market value of delivered shares will be below the nominal value of the certificate.
- **Price performance**: The price of the Express 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 Express 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.
- **Price performance**: The price of the Express 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 Express Certificate is sold before maturity, this can lead to the loss of part of the capital invested or even a total loss.
- **Currency risk**: If the underlying asset is quoted in a different currency than the Express Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Express Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Express 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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If the underlying is not quoted in the same currency as the product and if the certificate is not currency hedged, the foreign exchange rate influences the Certificate's price during the term (currency risk).

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