# 10 % Europa Plus Aktienanleihe



ISIN: AT0000A30616 / WKN: RC07Q5
INVESTMENT Product without Capital Protection
Barrier Reverse Convertible Plus Bonds

 ISSUE PRICE
 REDEMPTION PRICE
 ISSUE DATE
 MATURITY DATE

 100.00%
 Oct 21, 2022
 Oct 21, 2024

Underlying Worst of Bas Underlying date/time Sustainability preference Consideration of Princi Adverse Impacts (F Barrier EUR 60 Barrier reached Observation barrier on the final valuation of Strike EUR 100 Distance to strike 0.3 Interest rate total term Fixed interest rate annually 10.0 Accrued interest Dirty (included in the pri Max. yield remaining term (%) Max. yield p.a. Maturity date Oct 21, 20
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Final valuation date Oct 16, 20
Issue date Oct 21, 20
Tradeable unit/nominal value EUR 1,0
Expected market trend sideways, bull
Listing Vienna, Stuttg
Product currency E
Underlying currency E
Settlement method Cash settlement / Physical deliv
No. of shares
Taxation Capital Gains Tax / Fore Capital Gains -
Paid interest rate 10.00% (EUR 100.00) on Oct 21, 20. 10.00% (EUR 100.00) on Oct 20, 20.

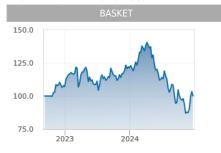
CONTACT/INFORMATION							
E:	info@raiffeisencertificates.com						
T:	+431 71707 5454						
W:	www.raiffeisencertificates.com						

#### DESCRIPTION

The **10% Europe Plus Reverse Convertible Bond** is redeemed at 100% of the nominal value at the maturity date (October 2024), provided that the closing price of each of the three underlying shares (AXA SA, BMW AG, SAP SE) quotes above the barrier of 60% of the respective strike at the end of the term (observation only at the final valuation date). The interest amount of 10% is paid out, regardless of the performance of the underlying shares.

In case at least one of the underlying shares quotes below its barrier (60%) at the final valuation date, the predefined amount of the worst performing share will be delivered. 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 BARR. VALUE	PRICE	DIST. % TO BARR.	NUM. SHARES	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
SAP SE DE0007164600	EUR	89.83 53.90	237.25 (indicative)	77.28%	11.13	-	164.11%	Dec 20, 2024 9:59 pm
Axa SA FR0000120628	EUR	24.29 14.57	33.50 (indicative)	56.50%	41.17	-0.80%	37.92%	Dec 20, 2024 9:59 pm
BMW AG Stämme DE0005190003	EUR	77.53 46.52	77.80 (indicative)	40.21%	12.90	0.92%	0.35%	Dec 20, 2024 9:59 pm

## 10 % Europa Plus Aktienanleihe



### **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.

## Reverse Convertible Bonds

## What You Should Consider Before the Purchase:

- Market risk: The value of the Reverse Convertible Bond depends on the value of the underlying. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Reverse Convertible Bond. This can lead to the loss of a part of the invested capital or even to a total loss.
- **Barrier event**: In the case of Reverse Convertible Bonds with a barrier, touching or undercutting below the price threshold during the term invalidates the protection mechanism. In this case, investors are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. In the worst case, the investor receives the share with the worst performance in the securities account instead of a repayment of the nominal value.
- **Performance of the underlying**: The price of the Reverse Convertible Bond 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 Reverse Convertible Bond is sold before the end of the term, this can lead to the loss of part of the invested capital or even to a total loss.
- Cap: Reverse convertible bonds have a fixed interest rate. This fixed interest payment represents the maximum yield.
- **Currency risk**: If the underlying is quoted in a different currency than the Reverse Convertible Bond and the product does not provide for currency hedging, developments in the exchange rate during the term of the Reverse Convertible Bond will also have an impact on the value of the Reverse Convertible Bond. This can additionally increase the loss from the Reverse Convertible Bond 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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