

NVIDIA Express

ISIN: AT0000A36X02 / WKN: RC1A0S
 INVESTMENT Product without Capital Protection
 New Level Express Certificate

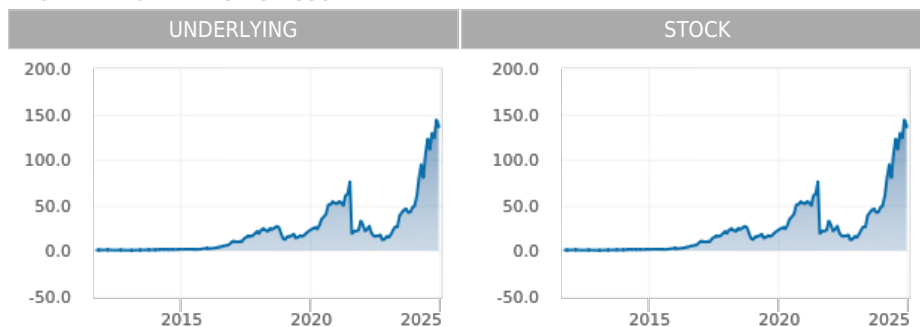
ISSUE PRICE 100.00%	REDEMPTION PRICE 112.50%	ISSUE DATE Oct 19, 2023	KNOCK-OUT Oct 22, 2024
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KEY DATA

Underlying	Nvidia Corporation
Underlying date/time	Nov 26, 2024 10:42:19.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	USD 42.20
Barrier	USD 25.32
Observation barrier	on the final valuation date
(early) redemption level	42.20 / 37.98 / 33.76 / 29.54 / 25.32
Distance to next termination level	72.16%
Max. yield until next observation date	-
Max. yield p.a. until next observation date	-
Underlying currency	USD
Valuation dates	Oct 17, 2024 / Oct 16, 2025 / Oct 15, 2026 / Oct 15, 2027 / Oct 16, 2028
(early) redemption amount	112.50% / 125.00% / 137.50% / 150.00% / 162.50%
Maturity date	Oct 22, 2024
Final valuation date	Oct 16, 2028
Issue date	Oct 19, 2023
Tradeable unit/nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	USD
Settlement method	Cash settlement / Physical delivery
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

The certificate **NVIDIA Express** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 12.5% per year if the share of NVIDIA Corporation quotes on one of the annual valuation days at or above the annually declining termination level. If the share quotes below the starting value, the term extends by another year - up to a maximum of five years. In the event of a barrier violation (60 % of the starting value) at the final valuation date, the investor is entirely subject to market risk and physical delivery of NVIDIA shares is effected. This certificate 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.

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.

What You Should Consider Before the Purchase of Express Certificates:

- **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.
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- **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.

Please also note our comprehensive information on our website raiffeisencertificates.com/kundeninformation and raiffeisencertificates.com/basag

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You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

info@raiffeisenzertifikate.at



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