

**Short Immofinanz AG**

ISIN: AT0000A39ZH5 / WKN: RC1CSU  
 LEVERAGE Product with Knock-Out  
 Turbo Certificate Short

ISSUE PRICE <b>0.74 EUR</b>	REDEMPTION PRICE <b>0.22 EUR</b>	ISSUE DATE <b>Jan 23, 2024</b>	KNOCK-OUT <b>Jul 01, 2024</b>
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**KEY DATA**

Underlying	Immofinanz AG
Underlying date/time	Oct 31, 2024 20:58:00.000
Barrier	-
Barrier reached	<b>yes</b> (Barrier: EUR 26.52)
Strike	EUR 28.74
Leverage	-
Tradeable unit/nominal value	1 unit
Long/ short	Short
Multiplier	0.1
Expected market trend	bearish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Maturity date	open-end
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

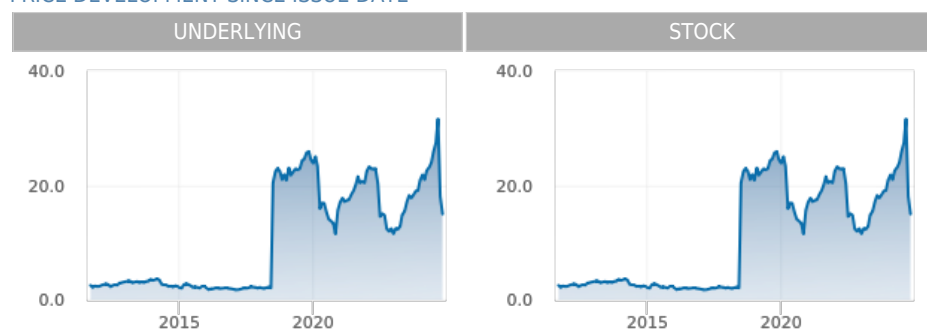
**CONTACT/INFORMATION**

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**DESCRIPTION**

Turbo Certificates enable investors to participate with a leverage effect in the performance of the underlying. Short Turbo Certificates provide investors with above average profit opportunities in falling markets. If the underlying touches or surpasses the barrier (knock-out level), the Turbo Certificate expires prematurely. The investor may incur a total loss of the invested capital.

Barrier and strike are adjusted on a daily basis. In case the underlying quotes in a currency different to that of the certificate or in case the underlying is a commodity future (roll over), a deviation may occur.

**PRICE DEVELOPMENT SINCE ISSUE DATE**

Past performance is no reliable indicator of future results.

## 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 Turbo Certificates:

- **Leverage/leverage effect:** The leverage effect of a Turbo Certificate means that fluctuations in the value of the underlying have a disproportionate impact on the value of the Turbo Certificate. Even small unfavourable developments in the underlying can lead to the loss of a significant portion of the capital invested, up to a total loss. The probability of a total loss is therefore greatly increased.
- **Financing costs:** Financing costs arise for the provision of the capital required for the structuring of the leverage in the open-end Turbo Certificate. These are taken into account by a daily adjustment of the strike price and the barrier and therefore lead to a reduction in the value of the Turbo Certificate.
- **Roll effect:** Turbo Certificates on commodities are usually based on commodity futures, which generally have a limited term. Before the end of their term ("expiry"), they are "rolled" into the new futures contract. Depending on the market situation, this can result in roll gains or roll losses. These are taken into account by adjusting the strike price and the barrier.
- **Market risk:** The value of the Turbo Certificate depends on the value of the underlying asset. Unfavourable developments in the underlying can cause disproportionate fluctuations in the value of the Turbo Certificate due to the leverage effect. This can lead to the loss of a significant proportion of the capital invested, up to a total loss.
- **Exchange rate fluctuations:** If the underlying is quoted in a different currency than the Turbo Certificate and the product does not provide for currency hedging, developments in the exchange rate will also have an impact on the value of the Turbo Certificate. This can further increase the loss from the Turbo Certificate due to the market risk.
- **Payouts of the underlying:** Dividends and comparable claims from the ownership of the underlying are not paid out to the certificate holders, as these are taken into account by adjusting the strike price and barrier of the Turbo Certificate

Please also note our comprehensive information on our website [raiffeisencertificates.com/kundeninformation](https://raiffeisencertificates.com/kundeninformation) and [raiffeisencertificates.com/basag](https://raiffeisencertificates.com/basag)

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