

ISIN: AT0000A35JX4 / WKN: RC1AB2  
 PRODUKT inwestycyjny bez ochrony kapitału  
 Certyfikat dyskontowy

ZMIANA --	KUPNO <b>PLN 109,200</b>	SPRZEDAŻ <b>PLN 109,800</b>	OST. AKTUAL. <b>25.11.2024</b> 16:05:15.494
CENA INSTR. BAZ. (OPÓŹNIONA) <b>140,75 (+1,00 %)</b>	DYSKONTO <b>21,99 %</b>	MAKS. ZYSK P.A. <b>2,18 %</b>	LIMIT GÓRNY (CAP) <b>PLN 110,00</b>

**DANE LICZBOWE**

Instr. bazowy	Bank Pekao SA
Cena instr. baz. (opóźniona)	PLN 140,75
Czas wyceny instr. bazowego	25.11.2024 16:55:40.383
Preferencje dotyczące zrównoważonego rozwoju	Rozważania dotyczące głównych niekorzystnych oddziaływań (PAI)
Wartość początkowa	PLN 112,00
Limit górny (Cap)	PLN 110,00
Maks. bonus	PLN 110,00
Dyskonto	PLN 30,95
Maks. zysk w %	0,18 %
Maks. zysk p.a.	2,18 %
Data zapadalności	27.12.2024
Data końcowej wyceny	20.12.2024
Data emisji	15.06.2023
Nominał	1 sztuka
Mnożnik	1
Oczekiwany trend rynkowy	boczny, wzrostowy
Notowanie	Warszawa
Waluta produktu	PLN
Waluta instrumentu bazowego	PLN
Sposób rozliczenia	rozliczenie gotówkowe
Opodatkowanie	Podatek od zysków kapitałowych / brak podatku EU

**OPIS**

Certyfikaty dyskontowe są inwestycją z dyskontem, co przekłada się na ich wycenę poniżej aktualnej ceny rynkowej instrumentu bazowego. Ze względu na dyskonto inwestor ma udział we wzroście kursu akcji jedynie do wysokości Limitu Górnego.

**ZMIANA CENY OD DNIA EMISJI**

Wyniki osiągnięte w przeszłości nie są wiarygodnym wskaźnikiem przyszłych wyników.

**KONTAKT / INFORMACJA**

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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.

## What You Should Consider Before the Purchase of Certyfikaty dyskontowe:

- **Market risk:** The value of the Discount Certificate depends on the value of the underlying. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Discount Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Discount as a safety buffer:** If the negative performance of the underlying at the end of the term exceeds the discount, it results in a capital loss.
- **Price performance:** The price of the Discount 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 Discount 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.
- **Cap:** A Discount Certificate has a fixed maximum redemption (maximum amount). Investors do not participate in price increases of the underlying above the cap.
- **Currency risk:** If the underlying asset is quoted in a different currency than the Discount Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Discount Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Discount 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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Więcej informacji można uzyskać na stronie [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) lub u doradcy.

Z zespołem ds. certyfikatów Raiffeisen można skontaktować się pod adresem

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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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