

ISIN: AT0000A38FL1 / WKN: RC1BXK  
 PRODUKT z dźwignią, bez knock outu  
 Faktor Long

ZMIANA	KUPNO	SPRZEDAŻ	OST. AKTUAL.
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**DANE LICZBOWE**

Instr. bazowy	Light Sweet Crude Oil Future
Czas wyceny instr. bazowego	20.12.2024 21:00:35.000
Dźwignia faktora	9,00
Próg	9,00 %
Data zapadalności	02.01.2025
Nominał	1 sztuka
Mnożnik	0,0046
Oczekiwany trend rynkowy	wzrostowy
Notowanie	Warszawa
Waluta produktu	PLN
Waluta instrumentu bazowego	USD
Sposób rozliczenia	rozliczenie gotówkowe
Opodatkowanie	Podatek od zysków kapitałowych / brak podatku EU

**OPIS**

Certyfikaty faktorowe umożliwiają Inwestorom lewarowany udział w zmianie ceny instrumentu bazowego. Certyfikaty charakteryzują się stałym poziomem dźwigni przy jednoczesnym braku knock-outu jak również bez ograniczenia horyzontu czasowego. Certyfikaty faktorowe typu long dają możliwość osiągnięcia ponadprzeciętnych zysków na rynkach znajdujących się w trendzie wzrostowym.

Ryzyko emitenta / udział wierzycieli: Certyfikaty nie są objęte systemem ochrony depozytów. Istnieje ryzyko, że Raiffeisen Bank International AG może nie być w stanie wywiązać się ze swoich zobowiązań płatniczych z powodu niewypłacalności (ryzyko emitenta) lub jakichkolwiek oficjalnych nakazów (złobail-in). W takich przypadkach zainwestowany kapitał może zostać całkowicie utracony.

**Certyfikaty faktorowe nie nadają się do inwestycji długoterminowych.**

Więcej informacji na temat tej kategorii produktów można znaleźć w naszej broszurze na temat certyfikatów czynników produkcji.

**ZMIANA CENY OD DNIA EMISJI**

Wyniki osiągnięte w przeszłości nie są wiarygodnym wskaźnikiem przyszłych wyników.



## 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.

## Certyfikaty Faktor

### What You Should Consider Before the Purchase:

- **Leverage factor/leverage effect:** The Factor Certificate tracks the daily percentage performance of the underlying asset disproportionately according to its leverage factor. This means that even small unfavourable developments in the underlying can lead to the loss of a significant portion of the capital invested. The probability of a total loss occurring is much higher than with a direct investment.
- **Financing costs:** Costs or income from the financing component of the product are taken into account in the course of the daily adjustment of the factor level and can thus reduce the value of the Factor Certificate.
- **Roll effect:** Factor 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. The factor level and multiplier of the certificate are adjusted in such a way that the "roll" does not result in any change in the price of the certificate.
- **Cumulative effect:** If the underlying price falls on one day and rises again to the price level of the previous day on the next day, the price of the factor certificate will not correspond to the previous day's level. The reason for this is the so-called "cumulative effect", which is caused by the daily adjustment to maintain the constant leverage factor.
- **Market risk:** The value of the Factor Certificate depends on the value of the underlying asset. Unfavourable developments in the underlying can cause disproportionate fluctuations in the value of the Factor 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 Factor 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 Factor Certificate. This can further increase the loss from the Factor 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 Factor Certificates' structure and are not paid out - the payout amount is deducted from the factor and protection level, if applicable.

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

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

Certificates Hotline: +431 71707 5454

[info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at)



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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).

The value of the structured securities is additionally influenced by changes of prices for future deliveries of commodities traded on the futures market (futures market curve). Certificates on commodities are usually based on commodity futures, which generally have a limited maturity. Before their maturity ("expiration") they are "rolled" into the new futures contract. This can result in either "roll yield or roll losses, depending on the respective market situation. Any such yields or losses are taken into account when calculating the subscription ratio of the certificate.

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