

ISIN: AT0000A3C663 / WKN: RC1D7K  
 PRODUKT inwestycyjny bez ochrony kapitału  
 Certyfikat odwrotnie zamienny

ZMIANA <b>+0,80 (+0,78 %)</b>	KUPNO <b>103,15 %</b>	SPRZEDAŻ <b>103,40 %</b>	OST. AKTUAL. <b>15.01.2025</b> <b>16:30:03.761</b>
BARIERA <b>-</b>	CENA WYKON. <b>EUR 3 800,00</b>	MAKS. ZYSK P.A. <b>11,57 %</b>	STOPA OPROCENT. P.A. <b>7,89 %</b>

**DANE LICZBOWE**

Instr. bazowy	ATX®
Cena instr. baz. (indykatorywna)	EUR 3 703,58
Czas wyceny instr. bazowego	15.01.2025 17:36:33.000
Wartość początkowa	EUR 3 585,94
Cena wykon.	EUR 3 800,00
Dystans do ceny wykonania w %	-2,60 %
Całkowita Stopa Oprocentowania	11,50 %
Staża roczna stopa procentowa	7,89 %
Odsetki należne	cena brudna (oproc. zawarte w cenie)
Maks. zysk w %	7,83 %
Maks. zysk p.a.	11,57 %
Data zapadalności	24.09.2025
Data końcowej wyceny	19.09.2025
Data emisji	10.04.2024
Nominał	EUR 1 000
Oczekiwany trend rynkowy	boczny, wzrostowy
Notowanie	Wiedeń, Stuttgart
Waluta produktu	EUR
Waluta instrumentu bazowego	EUR
Sposób rozliczenia	rozliczenie gotówkowe
Liczba akcji	0,26316
Opodatkowanie	Podatek od zysków kapitałowych / Podatek EU od dochodów kapitałowych

**OPIS**

Klasyczne certyfikaty odwrotnie zamienne są wyposażone w wysoki stały kupon odsetkowy. Kwota odsetek jest wypłacana na końcu okresu inwestycji niezależnie od rozwoju ceny instrumentu bazowego. Wykup zależy od ceny instrumentu bazowego: o ile w dacie ostatecznej wyceny kurs zamknięcia instrumentu bazowego znajduje się powyżej lub na poziomie ceny wykonania, wykup Certyfikatu odwrotnie zamiennego następuje po 100% wartości nominalnej.

Jeśli kurs zamknięcia znajduje się poniżej ceny wykonania, Inwestor otrzymuje określoną liczbę akcji, zdefiniowaną w odniesieniu do kwoty nominalnej na początku życia produktu. Wypłacana jest też różnica wynikająca z "zaokrąglenia" (niepodzielności akcji).

**ZMIANA CENY OD DNIA EMISJI**

Wyniki osiągnięte w przeszłości nie są wiarygodnym wskaźnikiem przyszłych wyników.

**KONTAKT / INFORMACJA**

Email	info@raiffeisencertificates.com
Tel.	+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.

## Certyfikaty odwrotnie zamienne

### 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](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)



This advertisement serves exclusively as non-binding information, for whose correctness, topicality and completeness no guarantee is assumed by the creator. The information contained herein does not constitute an offer and is neither recommendations nor financial analyses. They are not a substitute for investor and investment-oriented advice on buying and selling the financial instrument.

The base prospectus (and any supplements) of the financial instrument, as well as the respective basic information sheet (KID), can be downloaded from the website of Raiffeisen Bank International AG (RBI) [raiffeisenzertifikate.at/en/securities-prospectus/](https://raiffeisenzertifikate.at/en/securities-prospectus/). The approval of the base prospectus does not constitute an endorsement of this financial instrument by the competent authorities (CSSF, FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change.

The named indices are protected by copyright law as trademarks of Wiener Börse AG ("WBAG"). They have been developed, are calculated in real-time and published by WBAG. A non-exclusive authorization to use the indices in conjunction with financial instruments by the issuer was granted upon the conclusion of a licence agreement with WBAG. The financial instruments based on these indices have neither been issued by WBAG nor recommended by WBAG.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Raiffeisen Bank International AG is registered in the Commercial Register of the Commercial Court of Vienna under FN 117507f, Am Stadtpark 9, 1030 Vienna/Austria.  
Media owner/producer: Raiffeisen Bank International AG  
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria