

ISIN: AT0000A313J0 / WKN: RC08CH  
**PRODUKT inwestycyjny bez ochrony kapitału**  
 Certyfikat bonusowy z kuponem

CENA EMISYJNA

**100,00 %**

CENA UMRZENIA

**100,00 %**

DATA EMISJI

**24.11.2022**

DATA ZAPADALNOŚCI

**25.11.2024****DANE LICZBOWE**

Instr. bazowy	Worst of Basket
Czas wyceny instr. bazowego	-
Bariera	EUR 49,00
Bariera osiągnięta	nie
Obserwacja bariery	ciągła
Poziom bonusu	EUR 100,00
Bonus	100,00 %
Limit górny (Cap)	EUR 100,00
Maks. bonus	100,00 %
Stafa roczna stopa procentowa	6,40 %
Maks. zysk p.a.	-
Odsetki należne	cena brudna (oproc. zawarte w cenie)
Data zapadalności	25.11.2024
Data końcowej wyceny	20.11.2024
Data emisji	24.11.2022
Nominał	EUR 1 000
Mnożnik	-
Oczekiwany trend rynkowy	boczny, wzrostowy
Notowanie	Wiedeń, Stuttgart
Waluta produktu	EUR
Waluta instrumentu bazowego	EUR
Sposób rozliczenia	rozliczenie gotówkowe
Opodatkowanie	Podatek od zysków kapitałowych / Podatek EU od dochodów kapitałowych
Wypłacane kupony	6,40 % (EUR 64,00) w dn. 24.11.2023 r. 6,40 % (EUR 64,00) w dn. 23.11.2024 r.

**KONTAKT / INFORMACJA**

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**OPIS**

W czasie życia produktu Inwestor otrzymuje stałe płatności kuponowe. O ile w okresie życia produktu cena instrumentu bazowego przez cały czas znajduje powyżej bariery, w dacie wykupu certyfikat zostaje wykupiony po cenie równej kwocie nominalnej.

Jeśli w okresie życia produktu bariera zostanie dotknięta lub przekroczona, mechanizm bonusowy ulega deaktywacji. W tym przypadku wypłata w dacie wykupu odpowiada procentowej zmianie ceny instrumentu bazowego. Wysokość maksymalnej kwoty wykupu jest ograniczona do wysokości kwoty nominalnej.

**ZMIANA CENY OD DNIA EMISJI**

Wyniki osiągnięte w przeszłości nie są wiarygodnym wskaźnikiem przyszłych wyników.

**INSTR. BAZOWY WORST OF BASKET - SKŁADOWE KOSZYKA****Wyświetlanie 1 - 2 z 2 pozycji**

NAZWA ISIN	WAL	WARTOŚĆ POCZĄTKOWA	BARIERA	CENA	ODL. OD BARIERY	ZMIANA OD POCZĄTKU W %	ZMIANA OD POCZĄTKU W %	OST. AKTUAL.
S&P 500 US78378X1072	USD	4 027,26	1 973,36	5 986,93 (indykatywna)	67,04 %	-0,03 %	48,66 %	26.11.2024 08:38
EURO STOXX 50® EU0009658145	EUR	3 946,44	1 933,76	4 770,78 (indykatywna)	59,47 %	-0,30 %	20,89 %	26.11.2024 08:38

## 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 bonusowe:

- **Market risk:** The price of the Bonus Certificate is dependent on the underlying's performance. An unfavourable performance of the underlying may result in price fluctuations of the certificate during the term. This may result in a partial or even total loss of the invested capital.
- **Barrier event:** If the barrier of the Bonus Certificate is touched or undercut during the term, the protection mechanism is suspended. In this case, the investor is exposed to the market risk on a one-to-one basis and a substantial capital loss is possible. The redemption at the end of the term is then usually one-to-one with the underlying performance.
- **Price performance:** During the term, the certificate's price is not only dependent on the underlying's performance but on various influencing factors such as the underlying's volatility, interest rates, issuer's solvency or remaining term. Selling the Bonus Certificate prior to maturity may result in a partial or even total loss of the invested capital.
- **Yield limitation:** Depending on the product structure, a Bonus Certificate may have a maximum payout amount (e.g. cap/maximum amount or fixed interest amount).
- **Currency risk:** If the underlying quotes in a currency that is different and the product does not provide for currency hedging, changes in the exchange rate during the term of the Bonus Certificate will also affect the value of the certificate. This can additionally increase the loss from the Bonus 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](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

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