

ISIN: AT0000A36G45 / WKN: RC1AZ6  
 PRODUKT inwestycyjny bez ochrony kapitału  
 Certyfikat ekspresowy New Level

CENA EMISYJNA <b>100,00 %</b>	CENA UMORZENIA <b>108,75 %</b>	DATA EMISJI <b>14.09.2023</b>	KNOCK-OUT <b>17.09.2024</b>
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**DANE LICZBOWE**

Instr. bazowy	Erste Group Bank AG
Czas wyceny instr. bazowego	26.11.2024 12:31:08.590
Preferencje dotyczące zrównoważonego rozwoju	Rozważania dotyczące głównych niekorzystnych oddziaływań (PAI)
Wartość początkowa	EUR 32,69
Bariera	EUR 19,61
Obserwacja bariery	ostatniego dnia wyceny
Poziom umorzenia	32,69 / 29,42 / 26,15 / 22,88 / 19,61
Dystans do następnego poziomu autocall	43,11 %
Waluta instrumentu bazowego	EUR
Daty wyceny	12.09.2024 / 11.09.2025 / 10.09.2026 / 10.09.2027 / 12.09.2028
Wcześniejsza kwota umorzenia	108,75 % / 117,50 % / 126,25 % / 135,00 % / 143,75 %
Data zapadalności	17.09.2024
Data końcowej wyceny	12.09.2028
Data emisji	14.09.2023
Oczekiwany trend rynkowy	boczny, wzrostowy
Notowanie	Wiedeń, Stuttgart
Waluta produktu	EUR
Waluta instrumentu bazowego	EUR
Sposób rozliczenia	rozliczenie gotówkowe / fizyczna dostawa
Opodatkowanie	Podatek od zysków kapitałowych / brak podatku EU

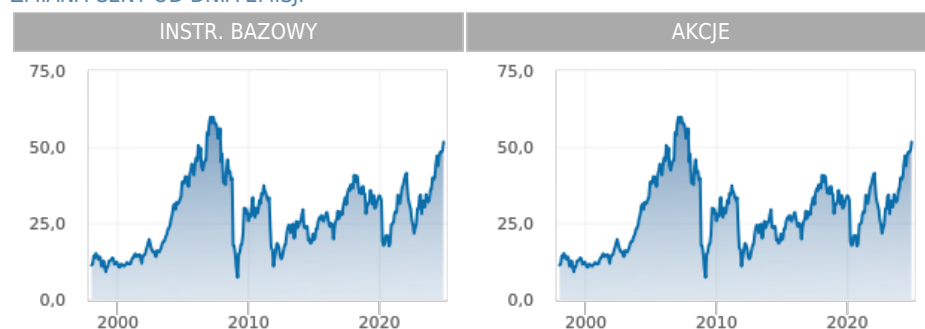
**KONTAKT / INFORMACJA**

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**OPIS**

Certyfikat ma z góry określony maksymalny horyzont czasowy inwestycji. Wcześniejszy wykup na poziomie wyższej kwoty wykupu ma miejsce, jeśli w jakiegokolwiek dacie wyceny instrument bazowy notuje na lub powyżej poziomu wykupu certyfikatu.

Jeśli instrument bazowy notuje poniżej poziomu wykupu certyfikatu, horyzont czasowy wydłuża się do kolejnej daty wyceny przy czym kolejny poziom wykupu certyfikatu ulega obniżeniu. Na końcu życia produktu bariera stanowi dodatkowy mechanizm ochronny.

**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.

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

- **Market risk:** The value of the Express Certificate depends on the value of the underlying asset. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Express Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Barrier event:** If the barrier of the Express Certificate is touched or undercut on the last valuation date, the protection mechanism is suspended. In this case, the investor(s) is/are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. Redemption at the end of the term is then usually 1:1 to the underlying performance, or in the case of Express Certificates on individual shares, in the form of physical delivery of shares. The market value of delivered shares will be below the nominal value of the certificate.
- **Price performance:** The price of the Express 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 Express 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.
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- **Currency risk:** If the underlying asset is quoted in a different currency than the Express Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Express Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Express 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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Z zespołem ds. certyfikatów Raiffeisen można skontaktować się pod adresem

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