

## Express certifikát

 ISIN: [AT0000A37DV7](#) / WKN: RC1A94

|                                                    |                                                                |
|----------------------------------------------------|----------------------------------------------------------------|
| <b>Změna</b>                                       | +0,16 (+0,21 %)                                                |
| <b>Prodej (Bid)</b>                                | EUR 74,010                                                     |
| <b>Nákup (Ask)</b>                                 | EUR 75,510                                                     |
| <b>Cena podkl. aktiva</b><br>(indikativní)         | 58,57 (-0,70 %)                                                |
| <b>Další úroveň výplaty</b>                        | 93,16                                                          |
| <b>Podkladové aktivum</b>                          | <a href="#">BMW AG Stämme</a>                                  |
| <b>Preference</b>                                  | Zohlednění hlavních nepříznivých dopadů (PAI)                  |
| <b>Počáteční hodnota podkladového aktiva</b>       | EUR 93,16                                                      |
| <b>Bariéra</b>                                     | EUR 55,90                                                      |
| <b>Vzdálenost od bariéry</b>                       | 4,57 %                                                         |
| <b>Observation barrier</b>                         | poslední den sledování                                         |
| <b>Úroveň pro předčasné splacení</b>               | 93,16 / 93,16 / 93,16 / 93,16 / 93,16                          |
| <b>Vzdálenost k úrovni předčasného splacení</b>    | -59,06 %                                                       |
| <b>Max. výnos p.a. do příštího pozorování</b>      | 80,11 %                                                        |
| <b>Max. výnos p.a. do příštího data pozorování</b> | >100 %                                                         |
| <b>Měna podkl. aktiva</b>                          | EUR                                                            |
| <b>Data přecenění</b>                              | 27.11.2024 / 26.11.2025 / 26.11.2026 / 25.11.2027 / 24.11.2028 |
| <b>(Předčasná) výše výplaty</b>                    | 112,00 % / 124,00 % / 136,00 % / 148,00 % / 160,00 %           |
| <b>Datum splatnosti</b>                            | 29.11.2028                                                     |
| <b>Poslední pozorování</b>                         | 24.11.2028                                                     |
| <b>Den emise</b>                                   | 29.11.2023                                                     |
| <b>Očekávaní trhu</b>                              | mírně rostoucí trh                                             |
| <b>Kótováno na burze</b>                           | Vídeň, Stuttgart                                               |
| <b>Měna produktu</b>                               | EUR                                                            |
| <b>Měna podkl. aktiva</b>                          | EUR                                                            |
| <b>Způsob vypořádání</b>                           | Finanční vypořádání / Fyzické dodání                           |
| <b>Daňový režim</b>                                | Daň z kapitálových příjmů                                      |
| Poslední aktualizace: 17.07.2026 20:00             |                                                                |

## Popis

The certificate **BMW Express 9** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 12% per year if the share of BMW AG quotes at or above its starting value at one of the valuation dates. If the share quotes below the starting value, the term extends by another year - up to a maximum of five years. In the event of a barrier violation (60 % of the starting value) at the final valuation date, the investor is entirely subject to market risk and physical delivery of BMW shares is effected. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

## Cena certifikátu (% počáteční hodnoty)



## Hodnota podkladového aktiva (% počáteční hodnoty)



## Vzdálenost od bariéry

[Další informace o těchto grafech](#)

Minulá výkonnost není spolehlivým ukazatelem budoucích výnosů. Od spuštění tohoto finančního nástroje neuplynulo ani pět let.

## Disclaimer

### Riziko emitenta:

Certifikát jako dluhopis na doručitele není předmětem rakouské ochrany vkladů. Pokud v případě případné platební neschopnosti není emitent schopen splnit své závazky, závazky z certifikátu, nebo je schopen pouze splnit jen částečně, mohou majitelé certifikátů přijít o podstatnou část investovaného kapitálu, nebo dokonce úplnou ztrátu. Toto riziko se často označuje také jako „riziko emitenta“ nebo „riziko úvěruschopnosti“.

### 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.

## Express certifikáty

### Co byste měli zvážit před nákupem:

- **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 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.

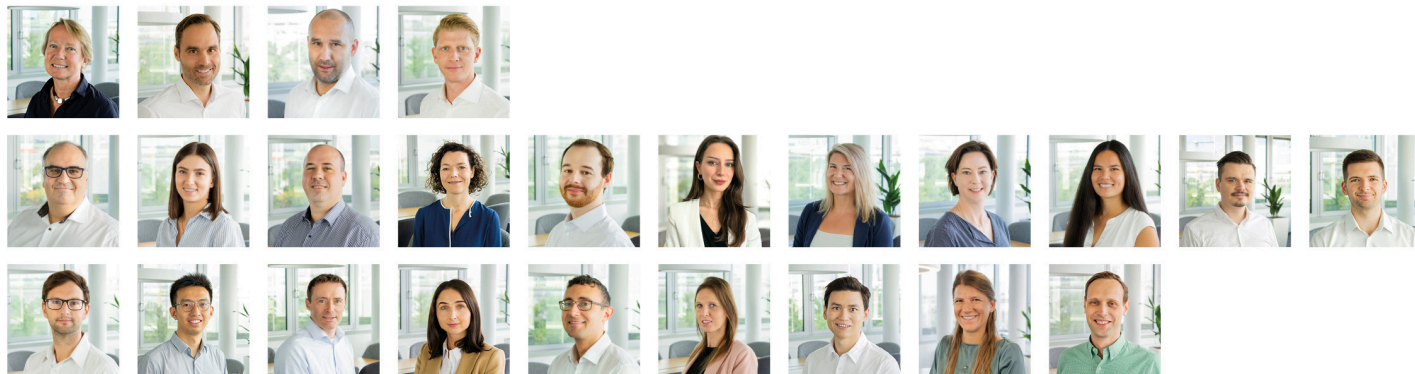
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Další informace naleznete na webu [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) nebo u svého bankéře.

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