

## Certifikát s kapitálovou ochranou

 ISIN: [AT0000A3H1U0](#) / WKN: RC1GJL

|                                              |                                                                                |
|----------------------------------------------|--------------------------------------------------------------------------------|
| <b>Změna</b>                                 | -0,04 (-0,04 %)                                                                |
| <b>Prodej (Bid)</b>                          | EUR 99,660                                                                     |
| <b>Nákup (Ask)</b>                           | EUR 101,160                                                                    |
| <b>Cena podkl. aktiva (zpožděné)</b>         | 128,89                                                                         |
| <b>Strike</b>                                | EUR 126,47                                                                     |
| <b>Páka</b>                                  | -                                                                              |
| <b>Podkladové aktivum</b>                    | <a href="#">HICP ECOICOP ver.2 (2015=100) MD - Overall index excl. tob. EA</a> |
| <b>Počáteční hodnota podkladového aktiva</b> | EUR 126,47                                                                     |
| <b>Výše ochrany kapitálu</b>                 | 100 %                                                                          |
| <b>Míra participace</b>                      | -                                                                              |
| <b>Datum splatnosti</b>                      | 31.01.2029                                                                     |
| <b>Poslední pozorování</b>                   | 29.01.2029                                                                     |
| <b>Den emise</b>                             | 29.01.2025                                                                     |
| <b>Nominální hodnota</b>                     | EUR 1 000                                                                      |
| <b>Očekávní trhu</b>                         | rostoucí trh                                                                   |
| <b>Kótováno na burze</b>                     | Vídeň, Stuttgart                                                               |
| <b>Měna produktu</b>                         | EUR                                                                            |
| <b>Měna podkl. aktiva</b>                    | EUR                                                                            |
| <b>Quanto</b>                                | ne                                                                             |
| <b>Způsob vypořádání</b>                     | Finanční vypořádání                                                            |
| <b>Daňový režim</b>                          | Daň z kapitálových příjmů                                                      |
| <b>Vyplacený kupón</b>                       |                                                                                |
|                                              | 2,06 % (EUR 20,56) dne 29.01.2026                                              |
|                                              | Poslední aktualizace: 17.07.2026 19:59                                         |

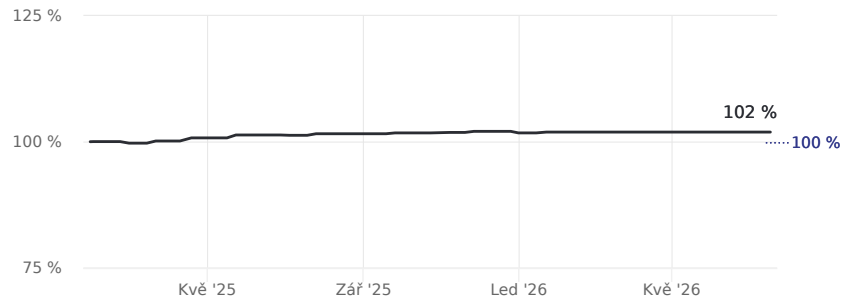
### Popis

The **Inflation Bond 12** offers you an interest rate in line with inflation for the 1st and 2nd year of the term. In the following years, you will receive a fixed interest rate of 2.3% p.a. Redemption after the 4th year is affected at 100%.

### Cena certifikátu (% počáteční hodnoty)



### Hodnota podkladového aktiva (% počáteční hodnoty)


[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.

## Certifikáty s kapitálovou ochranou

### Co byste měli zvážit před nákupem:

- **Market risk:** The price of the Capital Protection 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. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- **Capital protection:** The capital protection only applies at the end of term. During the term, the certificate price may drop below the agreed capital protection. Loss in value due to inflation is not covered by capital protection.
- **Price performance:** During the term, the Capital Protection 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 Capital Protection Certificate prior to maturity may result in a partial loss of the invested capital.
- **Limited yield opportunity:** Depending on the product design, a Capital Protection Certificate may have a maximum redemption (maximum amount).
- **Currency risk:** If the underlying quotes in a currency that is different to the Capital Protection Certificate's currency, and the certificate is not currency hedged, exchange rate fluctuations during the term impact the price of the Capital Protection Certificate.
- **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/en/customer-information/](https://raiffeisencertificates.com/en/customer-information/) and [raiffeisencertificates.com/en/bail-in](https://raiffeisencertificates.com/en/bail-in)

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

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