

## Diskontní certifikát

 ISIN: [AT0000A3LHC2](#) / WKN: RC1H5C

<b>Změna</b>	--
<b>Prodej (Bid)</b>	EUR 9,920
<b>Nákup (Ask)</b>	EUR 9,970
<b>Cena podkl. aktiva</b> (indikativní)	17,97 (-0,72 %)
<b>Diskont</b>	44,11 %
<b>Podkladové aktivum</b>	<a href="#">Uniqa Versicherungen</a> <a href="#">AG</a>
<b>Počáteční hodnota</b>	EUR 10,12
<b>Cap</b>	EUR 10,00
<b>Maximální částka</b>	EUR 10,00
<b>Diskont</b>	EUR 7,87
<b>Max. zisk v %</b>	0,30 %
<b>Maximální zisk p.a.</b>	1,46 %
<b>Datum splatnosti</b>	23.09.2026
<b>Poslední pozorování</b>	18.09.2026
<b>Den emise</b>	29.04.2025
<b>Nominální hodnota</b>	1 unit
<b>Multiplier</b>	1
<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
<b>Daňový režim</b>	Daň z kapitálových příjmů

Poslední aktualizace: 08.07.2026 17:30

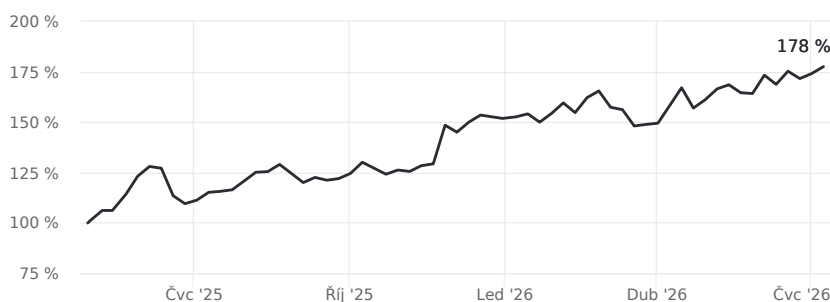
## Popis

Discount Certificates are traded at a discount and quote below the current market price of the underlying. For this discount, the investor accepts to participate in price gains merely up to the cap.

### 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.

## Diskontní certifikáty

### Co byste měli zvážit před nákupem:

- **Market risk:** The value of the Discount Certificate depends on the value of the underlying. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Discount Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Discount as a safety buffer:** If the negative performance of the underlying at the end of the term exceeds the discount, it results in a capital loss.
- **Price performance:** The price of the Discount 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 Discount 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.
- **Cap:** A Discount Certificate has a fixed maximum redemption (maximum amount). Investors do not participate in price increases of the underlying above the cap.
- **Currency risk:** If the underlying asset is quoted in a different currency than the Discount Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Discount Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Discount 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/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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Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria