

Express certifikát

 ISIN: [ATSK045PREM9](#) / WKN: RC1J8Z

Změna	--
Prodej (Bid)	EUR 104,900
Nákup (Ask)	EUR 106,900
Cena podkl. aktiva (zpožděné)	1 963,00 (+0,07 %)
Další úroveň výplaty	1 705,84
Podkladové aktivum	MSCI World Climate Change Top ESG Select 4.5% Decrement Index
Preference	Zohlednění hlavních
udržitelosti	nepříznivých dopadů (PAI)
Počáteční hodnota podkladového aktiva	EUR 1 705,84
Bariéra	EUR 682,34
Vzdálenost od bariéry	65,24 %
Observation barrier	nepřetržitě
Úroveň pro předčasné splacení	1 705,84 / 1 705,84 / 1 705,84 / 1 705,84
Vzdálenost k úrovni předčasného splacení	13,10 %
Max. výnos p.a. do příštího pozorování	-6,45 %
Max. výnos p.a. do příštího data pozorování	-
Měna podkl. aktiva	EUR
Data přecenění	01.06.2027 / 30.11.2028 / 30.05.2030 / 01.12.2031
(Předčasná) výše výplaty	100,00 % / 100,00 % / 100,00 % / 100,00 %
Datum splatnosti	04.12.2031
Poslední pozorování	01.12.2031
Den emise	03.12.2025
Nominální hodnota	EUR 1 000
Očekávaní trhu	mírně rostoucí trh
Kótováno na burze	Vídeň, Stuttgart
Měna produktu	EUR
Měna podkl. aktiva	EUR
Způsob vypořádání	Finanční vypořádání
Daňový režim	Daň z kapitálových příjmů
Poslední aktualizace: 22.07.2026 11:34	

Popis

The certificate has a pre-defined maximum term. Higher early redemption is made, if, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying price is below the termination level the term extends to the next valuation date. At the end of the maximum term, the barrier serves as additional safety mechanism.

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.
- **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 maturity, this can lead to the loss of part of the capital invested or even a total loss.
- **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.

Please also note our comprehensive information on our website raiffeisencertificates.com/en/customer-information/ and raiffeisencertificates.com/en/bail-in

Další informace naleznete na webu raiffeisenzertifikate.at/en/ nebo u svého bankéře.

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