

## Express certifikát

 ISIN: [AT0000A3Q7R2](#) / WKN: RC1KKH

<b>Změna</b>	-8,58 (-1,39 %)
<b>Prodej (Bid)</b>	EUR 598,910
<b>Nákup (Ask)</b>	EUR 618,910
<b>Cena podkl. aktiva (zpožděné)</b>	78,06 (-1,66 %)
<b>Další úroveň výplaty</b>	135,90
<b>Podkladové aktivum</b>	<a href="#">Modivo SA</a>
<b>Preference udržitelnosti</b>	Zohlednění hlavních nepříznivých dopadů (PAI)
<b>Počáteční hodnota podkladového aktiva</b>	PLN 151,00
<b>Bariéra</b>	PLN 105,70
<b>Vzdálenost od bariéry</b>	-
<b>Observation barrier</b>	poslední den sledování
<b>Úroveň pro předčasné splacení</b>	135,90 / 135,90 / 135,90 / 135,90 / 135,90 / 105,70
<b>Vzdálenost k úrovni předčasného splacení</b>	-74,10 %
<b>Max. výnos p.a. do příštího pozorování</b>	-82,49 %
<b>Max. výnos p.a. do příštího data pozorování</b>	-
<b>Měna podkl. aktiva</b>	PLN
<b>Data přecenění</b>	29.04.2026 / 30.10.2026 / 29.04.2027 / 29.10.2027 / 28.04.2028 / 31.10.2028
<b>(Předčasná) výše výplaty</b>	104,20 % / 108,40 % / 112,60 % / 116,80 % / 121,00 % / 125,20 %
<b>Datum splatnosti</b>	03.11.2028
<b>Poslední pozorování</b>	31.10.2028
<b>Den emise</b>	03.11.2025
<b>Nominální hodnota</b>	1 unit
<b>Očekávní trhu</b>	mírně rostoucí trh
<b>Kótováno na burze</b>	Varšava
<b>Měna produktu</b>	EUR
<b>Měna podkl. aktiva</b>	PLN
<b>Způsob vypořádání</b>	Finanční vypořádání
<b>Daňový režim</b>	Daň z kapitálových příjmů

## Popis

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

If the underlying quotes below the termination level, the term extends to the next valuation date, with the subsequent termination level being reduced at the same time. 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.

Poslední aktualizace: 03.06.2026 16:49

## Disclaimer

### Riziko emitenta:

Certifikát jako dluhopis na doručitele není předmětem rakouské ochrany vkladů. Pokud v případě případně 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 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.
- **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/](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.

Kontakt Raiffeisen Certificates

Infolinka certifikátů: +431 71707 5454

[info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at)



This advertisement serves exclusively as non-binding information, for whose correctness, topicality and completeness no guarantee is assumed by the creator. The information contained herein does not constitute an offer and is neither recommendations nor financial analyses. They are not a substitute for investor and investment-oriented advice on buying and selling the financial instrument.

The base prospectus (and any supplements) of the financial instrument, as well as the respective basic information sheet (KID), can be downloaded from the website of Raiffeisen Bank International AG (RBI) [raiffeisenzertifikate.at/en/securities-prospectus/](https://raiffeisenzertifikate.at/en/securities-prospectus/). The approval of the base prospectus does not constitute an endorsement of this financial instrument by the competent authority (FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.") to U.S. persons and the United Kingdom ("U.K.").

Raiffeisen Bank International AG is registered in the Commercial Register of the Commercial Court of Vienna under FN 117507f, Am Stadtpark 9, 1030 Vienna/Austria.

Media owner/producer: Raiffeisen Bank International AG

Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria