

Certificate Savings Plan

 ISIN: [ATZERTPLAN35](#) / WKN: RC1L3U

| | |
|--|---|
| Změna | +0,01 (+0,10 %) |
| Prodej (Bid) | EUR 10,160 |
| Nákup (Ask) | EUR 10,260 |
| Podkladové aktivum | MSCI World 4.5% Decrement EUR Index |
| Počáteční hodnota podkladového aktiva | EUR 2 462,35 |
| Minimum price | EUR 10,00 |
| Míra participace | 100 % |
| Datum splatnosti | open- end |
| Poslední pozorování | - |
| Den emise | 15.05.2026 |
| Očekávní trhu | rostoucí trh |
| Kótováno na burze | Vídeň, Stuttgart |
| Měna produktu | EUR |
| Měna podkl. aktiva | EUR |
| Quanto | ne |
| Způsob vypořádání | Finanční vypořádání |
| Daňový režim | Daň z kapitálových příjmů |
| Poslední aktualizace: 04.06.2026 20:00 | |

Popis

With the **Certificate Savings Plan Global**, you invest regularly and automatically in an international stock index. If the MSCI® World 4.5% Decrement EUR Index rises, investors benefit from positive performance. Every 4 years there is a planned anchor point at which the certificate has a protected minimum price. The savings plan can be concluded for an unlimited period. Investors can freely choose the entry and exit times as well as the monthly savings amount starting from 100 euros. The certificate savings plan is suitable for investors who expect a slightly rising or rising stock index.

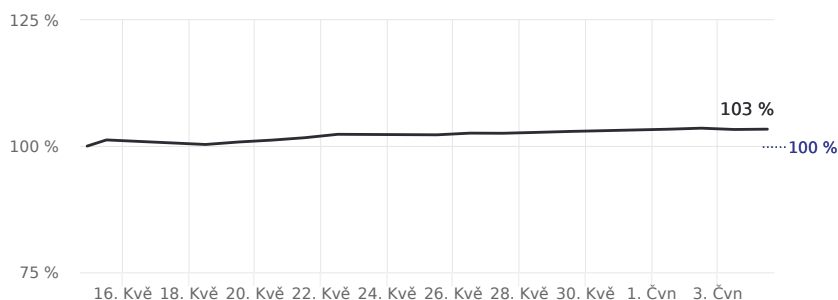
The MSCI World 4.5% Decrement EUR Index includes over 1,300 global stocks from 23 countries worldwide. The index methodology (PDF) and further information about the index can be found on the website of the index provider MSCI® by selecting the index from the dropdown menu.

A certificate is not a savings account and is not covered by deposit insurance.

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 případě 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/ and raiffeisencertificates.com/en/bail-in

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

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