FACTSHEET EXPRESS CERTIFICATE BMW EXPRESS 4

ISIN: AT0000A2TLL0 / WKN: RC041H INVESTMENT Product without Capital Protection Express Certificate



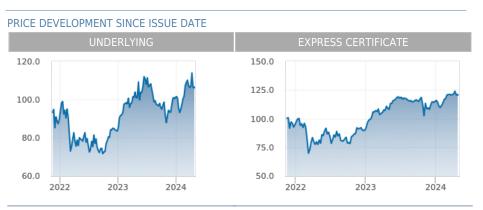
CHG. 1D -0.460 (-0.38%)	BID 119.90%	ASK 121.40%		LAST UPDATE Apr 24, 2024 13:35:24.663
	STARTING VALUE		MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE 18.32%	

KEY DATA	
Underlying	BMW AG Stämme
Underlying price (indicative)	EUR 106.12
Underlying date/time	Apr 24, 2024 13:40:10.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 92.33
Barrier	EUR 55.40
Distance to barrier	47.80%
Observation barrier	on the final valuation date
(early) redemption level	92.33 / 92.33 / 92.33 / 92.33 / 92.33
Distance to next termination level	13.00%
Max. yield until next observation date	9.56%
Max. yield p.a. until next observation date	18.32%
Underlying currency	EUR
Valuation dates	Nov 10, 2022 / Nov 09, 2023 / Nov 08, 2024 / Nov 10, 2025 / Nov 10, 2026
(early) redemption amount	111.00% / 122.00% / 133.00% / 144.00% / 155.00%
Maturity date	Nov 13, 2026
Final valuation date	Nov 10, 2026
Issue date	Nov 12, 2021
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax
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DESCRIPTION

The certificate **BMW Express 4** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 11% per year if the share of BMW Group quotes at or above its starting value at one of the valuation dates. If the share quotes below the starting value, the term extends by another year - up to a maximum of five years. In the event of a barrier violation (60% of the starting value) at the final valuation date, the investor is entirely subject to market risk and physical delivery of BMW shares is effected. This certificates complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").



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