FACTSHEET EXPRESS CERTIFICATE BMW EXPRESS 5

ISIN: AT0000A2UW84 / WKN: RC05J3

INVESTMENT Product without Capital Protection

New Level Express Certificate



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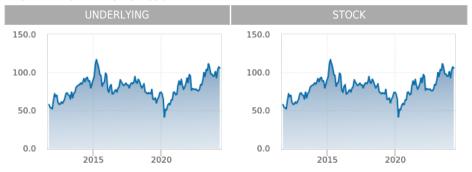
KEY DATA	
Underlying	BMW AG Stämme
Underlying date/time	Apr 19, 2024 19:59:53.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 94.29
Barrier	EUR 56.57
Observation barrier	on the final valuation date
(early) redemption level	94.29 / 89.58 / 84.86 / 80.15 / 75.43
Distance to next termination level	19.77%
Max. yield until next observation date	-
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Jan 31, 2023 / Jan 31, 2024 / Jan 30, 2025 / Jan 29, 2026 / Jan 29, 2027
(early) redemption amount	109.00% / 118.00% / 127.00% / 136.00% / 145.00%
Maturity date	Feb 05, 2024
Final valuation date	Jan 29, 2027
Issue date	Feb 02, 2022
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

DESCRIPTION

The certificate **BMW Express 5** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 9% 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").

PRICE DEVELOPMENT SINCE ISSUE DATE



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