FACTSHEET EXPRESS CERTIFICATE BMW EXPRESS 5

ISIN: AT0000A2UW84 / WKN: RC05J3 INVESTMENT Product without Capital Protection New Level Express Certificate



ISSUE PRICE	REDEMPTION PRICE	ISSUE DATE	KNOCK-OUT
100.00%	118.00%	Feb 02, 2022	Feb 05, 2024

KEY DATA			
Underlying	BMW AG Stämme		
Underlying date/time	Apr 26, 2024 19:59:51.000		
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 leve	vel 94.29 / 89.58 / 84.86 / 80.15 / 75.43		
Distance to next termination level	20.15%		
Max. yield until next observation date	-		
Max. yield p.a. until n observation date	ext -		
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		
lssue date	Feb 02, 2022		
Expected market tren	d 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		
CONTACT/INFORMATION			
	info@raiffeisencertificates.com		
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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").



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