

Product presentation as of May 22, 2026

## Bonus Certificate

 ISIN: [AT0000A33MU9](#) / WKN: RC0855

<b>chg. 1D</b>	--
<b>Sell (Bid)</b>	-
<b>Buy (Ask)</b>	-
<b>Underlying price</b> (indicative)	6,031.96 (+0.20%)
<b>Underlying</b>	<u>EURO STOXX 50®</u>
<b>Starting value</b>	EUR 4,342.38
<b>Barrier</b>	EUR 2,127.77
<b>Barrier reached</b>	no
<b>Observation barrier</b>	continuously
<b>Distance to barrier</b>	64.73%
<b>Bonus level</b>	EUR 4,342.38
<b>Bonus amount</b>	100.00%
<b>Cap</b>	EUR 4,342.38
<b>Maximum amount</b>	100.00%
<b>Fixed interest rate annually</b>	-
<b>Max. yield p.a.</b>	-
<b>Accrued interest</b>	Dirty (included in the price)
<b>Maturity date</b>	May 26, 2026
<b>Final valuation date</b>	May 21, 2026
<b>Issue date</b>	May 24, 2023
<b>Nominal value</b>	EUR 1,000
<b>Multiplier</b>	-
<b>Expected market trend</b>	sideways, bullish
<b>Listing</b>	Vienna, Stuttgart
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Settlement method</b>	Cash settlement
<b>Taxation</b>	Capital Gains Tax
<b>Paid interest rate</b>	
	4.96% (EUR 49.56) on May 24, 2024
	4.7113% (EUR 47.11) on May 26, 2025
	Last update: -

## Description

With the certificate **Europe Inflation Bonus&Safety 18** investors receive an annual interest rate consisting of two components: 2.5% fixed interest rate plus the euro area inflation rate. The nominal amount is repaid at 100% if the EURO STOXX 50® index always quotes above the barrier of 49% of its starting value during the term. In the event of a barrier violation, investors are exposed to market risk on a one-to-one basis. In this case, a substantial capital loss is possible.

Details on the index can be found on [the website of the index provider STOXX](#)

## Price certificate (% of the starting value)



## Price underlying (% of the starting value)



[Learn more about these charts](#)

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

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### Disclaimer

#### Issuer Risk:

As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

#### 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.

## Bonus Certificates

### What you should consider before the purchase:

- **Market risk:** The price of the Bonus 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. This may result in a partial or even total loss of the invested capital.
- **Barrier event:** If the barrier of the Bonus Certificate is touched or undercut during the term, the protection mechanism is suspended. In this case, the investor is exposed to the market risk on a one-to-one basis and a substantial capital loss is possible. The redemption at the end of the term is then usually one-to-one with the underlying performance.
- **Price performance:** During the term, the 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 Bonus Certificate prior to maturity may result in a partial or even total loss of the invested capital.
- **Yield limitation:** Depending on the product structure, a Bonus Certificate may have a maximum payout amount (e.g. cap/ maximum amount or fixed interest amount).
- **Currency risk:** If the underlying quotes in a currency that is different and the product does not provide for currency hedging, changes in the exchange rate during the term of the Bonus Certificate will also affect the value of the certificate. This can additionally increase the loss from the Bonus 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)

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For further information, please visit [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) or contact your advisor.

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