

## Index/Participation Certificate

 ISIN: [AT0000A37JM3](#) / WKN: RC1BEN

<b>chg. 1D</b>	--
<b>Sell (Bid)</b>	RON 66.840
<b>Buy (Ask)</b>	RON 68.190
<b>Underlying price (delayed)</b>	67,508.05
<b>Change underlying</b>	+0.11%
<b>Underlying</b>	<a href="#">ROTX RON</a>
<b>Starting value</b>	RON 30,910.37
<b>Nominal value</b>	1 unit
<b>Multiplier</b>	0.001
<b>Maturity date</b>	open- end
<b>Expected market trend</b>	bullish
<b>Listing</b>	Bucharest
<b>Product currency</b>	RON
<b>Underlying currency</b>	RON
<b>Settlement method</b>	Cash settlement
<b>Taxation</b>	Capital Gains Tax

Last update: Jun 04, 2026, 5:00 pm

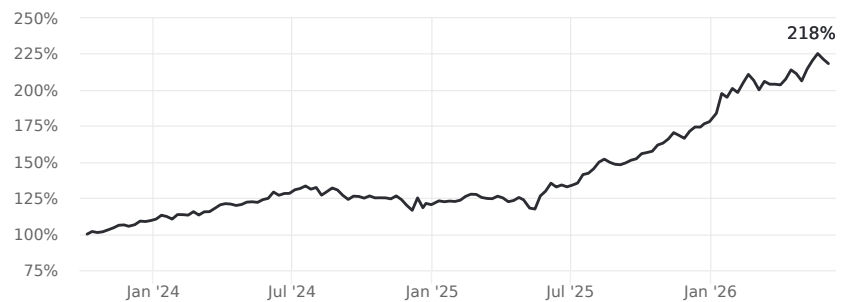
## Description

Long Index Certificates enable investors to directly realise a rising market expectation. Investors participate 1:1 in the performance of the underlying index. In case the underlying quotes in a currency different to that of the certificate, a deviation in the 1:1 participation may occur.

### 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.

## 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.

## Index/Participation Certificates

### What you should consider before the purchase:

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- **Market risk:** The Index/Participation Certificates 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 can lead to the loss of a significant portion of the capital of the capital invested up to a total loss.
- **Exchange rate fluctuations:** If the underlying is quoted in a different currency than the Index/Participation Certificate and the product does not provide for currency hedging, developments in the exchange rate will also have an impact on the value of the Index/Participation Certificate. This can further increase the loss from the index/Participation Certificate due to the market risk.
- **Role effect:** Participation certificates on commodities are usually not based on the spot price of the underlying commodity (price calculated on immediate delivery of the commodity), but on the respective futures contract (futures price). These Participation Certificates are therefore based on commodity futures, which generally have a limited end of the term. In order to rule out impractical physical delivery of the underlying, a new contract must be "rolled over" before the end of the term ("expiry") of the futures contract. This means that the expiring futures are sold and futures with a longer term are bought in return. Depending on the market situation, this can result in roll gains or roll losses. These are taken into account by adjusting the certificate's subscription ratio - which can change the certificate's yield.
- **Payouts of the underlying:** Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure in accordance to the index calculation (price or performance index) 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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The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the

investor and may be subject to change.

If the underlying is not quoted in the same currency as the product and if the certificate is not currency hedged, the foreign exchange rate influences the Certificate's price during the term (currency risk).

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