

## Reverse Convertible Bond

ISIN: [AT0000A3FFD6](#) / WKN: RC1FUJ

<b>chg. 1D</b>	+0.020 (+0.02%)
<b>Sell (Bid)</b>	EUR 106.350
<b>Buy (Ask)</b>	EUR 107.350
<b>Underlying</b>	<a href="#">Raiffeisen Bank International AG</a>
<b>Sustainability preference</b>	Consideration of Principal Adverse Impacts (PAI)
<b>Starting value</b>	EUR 16.90
<b>Barrier</b>	EUR 12.68
<b>Barrier reached</b>	no
<b>Observation barrier</b>	on the final valuation date
<b>Distance to barrier</b>	74.15%
<b>Strike</b>	EUR 16.90
<b>Distance to strike</b>	65.53%
<b>Interest rate total term</b>	-
<b>Fixed interest rate annually</b>	8.00%
<b>Accrued interest</b>	Dirty (included in the price)
<b>Max. yield remaining term (%)</b>	0.61%
<b>Max. yield p.a.</b>	1.43%
<b>Maturity date</b>	Nov 06, 2026
<b>Final valuation date</b>	Nov 04, 2026
<b>Issue date</b>	Nov 06, 2024
<b>Nominal value</b>	EUR 1,000
<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 / Physical delivery
<b>No. of shares</b>	59.17160
<b>Taxation</b>	Capital Gains Tax
<b>Paid interest rate</b>	8.00% (EUR 80.00) on Nov 06, 2025
	Last update: Jun 04, 2026, 5:30 pm

## Description

With the **8% Raiffeisen Bank International Plus Reverse Convertible Bond** you receive the fixed interest rate of 8% annually. Redemption at the end of term is affected at 100% if the underlying share (Raiffeisen Bank International AG) quotes above the barrier at the end of term. If the share quotes below the barrier, it results in delivery of shares. In the event of a barrier violation at the end of term, investors are exposed to market risk on one-to-one basis; the value of the shares delivered will be significantly below the nominal amount of the Reverse Convertible Bond. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

### 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.

## Reverse Convertible Bonds

### What you should consider before the purchase:

- **Market risk:** The value of the Reverse Convertible Bond depends on the value of the underlying. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Reverse Convertible Bond. This can lead to the loss of a part of the invested capital or even to a total loss.
- **Barrier event:** In the case of Reverse Convertible Bonds with a barrier, touching or undercutting below the price threshold during the term invalidates the protection mechanism. In this case, investors are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. In the worst case, the investor receives the share with the worst performance in the securities account instead of a repayment of the nominal value.
- **Performance of the underlying:** The price of the Reverse Convertible Bond depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Reverse Convertible Bond is sold before the end of the term, this can lead to the loss of part of the invested capital or even to a total loss.
- **Cap:** Reverse convertible bonds have a fixed interest rate. This fixed interest payment represents the maximum yield.
- **Currency risk:** If the underlying is quoted in a different currency than the Reverse Convertible Bond and the product does not provide for currency hedging, developments in the exchange rate during the term of the Reverse Convertible Bond will also have an impact on the value of the Reverse Convertible Bond. This can additionally increase the loss from the Reverse Convertible Bond 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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