

Capital Protection Certificate

ISIN: [AT0000A3QKR3](#) / WKN: RC1KLG

chg. 1D	+0.130 (+0.13%)
Sell (Bid)	EUR 100.160
Buy (Ask)	EUR 101.660
Underlying price (delayed)	128.89
Strike	EUR 128.80
Leverage	-
Underlying	HICP ECOICOP ver.2 (2015=100) MD - Overall index excl. tob. EA
Starting price underlying	EUR 128.80
Capital protection amount	100%
Participation factor	-
Maturity date	Jan 04, 2030
Final valuation date	Jan 02, 2030
Issue date	Dec 29, 2025
Nominal value	EUR 1,000
Expected market trend	bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Currency hedged (quanto)	no
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: Jul 20, 2026, 3:35 pm

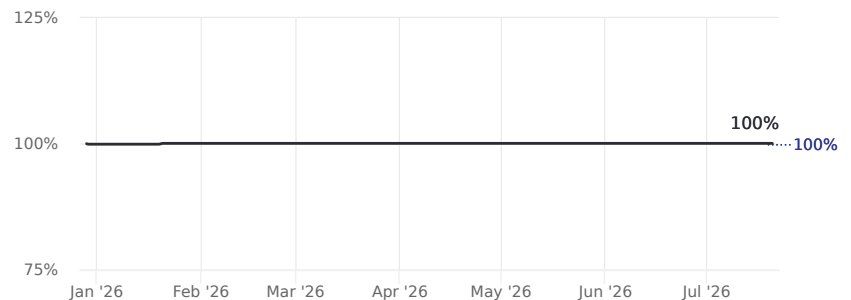
Description

The **Inflation Bond 23** offers you an interest rate in line with inflation for the 1st and 2nd year of the term. In the following years, you will receive a fixed interest rate of 2.2% p.a. Redemption after the 4th year is affected at 100%.

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.

Capital Protection Certificates

What you should consider before the purchase:

- **Market risk:** The price of the Capital Protection 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. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- **Capital protection:** The capital protection only applies at the end of term. During the term, the certificate price may drop below the agreed capital protection. Loss in value due to inflation is not covered by capital protection.
- **Price performance:** During the term, the Capital Protection 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 Capital Protection Certificate prior to maturity may result in a partial loss of the invested capital.
- **Limited yield opportunity:** Depending on the product design, a Capital Protection Certificate may have a maximum redemption (maximum amount).
- **Currency risk:** If the underlying quotes in a currency that is different to the Capital Protection Certificate's currency, and the certificate is not currency hedged, exchange rate fluctuations during the term impact the price of the Capital Protection Certificate.
- **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.

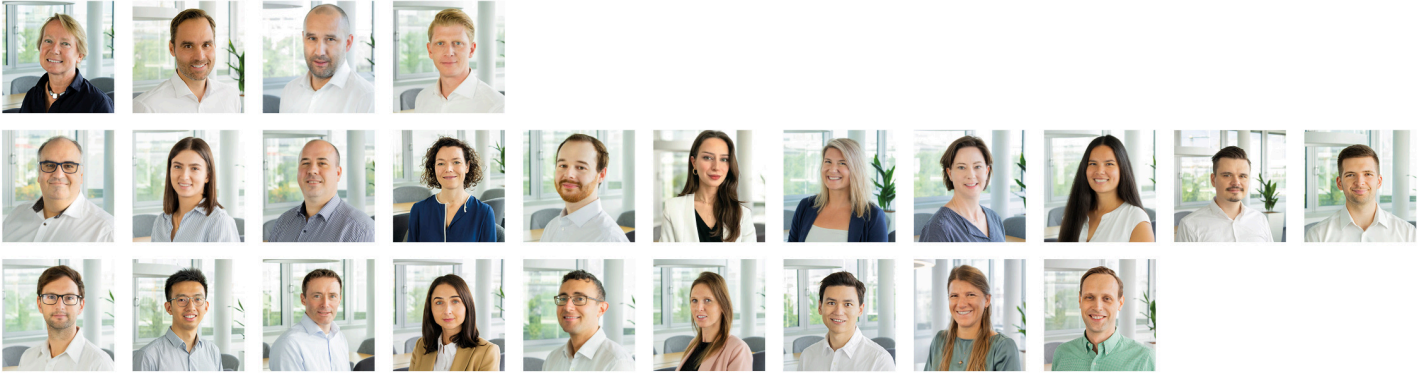
Please also note our comprehensive information on our website raiffeisencertificates.com/en/customer-information/ and raiffeisencertificates.com/en/bail-in

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info@raiffeisenzertifikate.at



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