

Certificate Savings Plan

 ISIN: [ATZERTPLAN35](#) / WKN: RC1L3U

chg. 1D	-0.020 (-0.20%)
Sell (Bid)	EUR 10.130
Buy (Ask)	EUR 10.230
Underlying	MSCI World 4.5% Decrement EUR Index
Starting price underlying	EUR 2,462.35
Minimum price	EUR 10.00
Participation factor	100%
Maturity date	open- end
Final valuation date	-
Issue date	May 15, 2026
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: Jun 04, 2026, 9:45 am

Description

With the **Certificate Savings Plan Global**, you invest regularly and automatically in an international stock index. If the MSCI® World 4.5% Decrement EUR Index rises, investors benefit from positive performance. Every 4 years there is a planned anchor point at which the certificate has a protected minimum price. The savings plan can be concluded for an unlimited period. Investors can freely choose the entry and exit times as well as the monthly savings amount starting from 100 euros. The certificate savings plan is suitable for investors who expect a slightly rising or rising stock index.

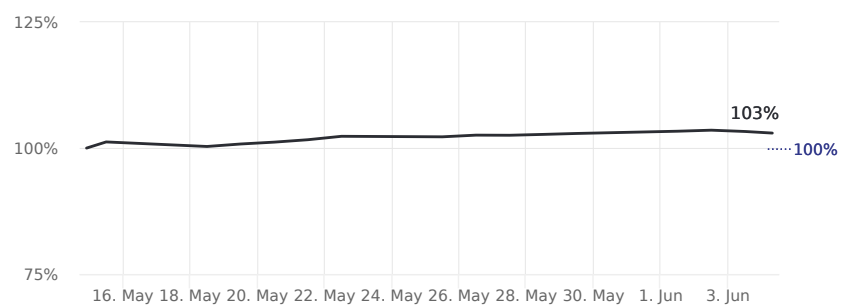
The MSCI World 4.5% Decrement EUR Index includes over 1,300 global stocks from 23 countries worldwide. The index methodology (PDF) and further information about the index can be found on the website of the index provider MSCI® by selecting the index from the dropdown menu.

A certificate is not a savings account and is not covered by deposit insurance.

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

For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

info@raiffeisenzertifikate.at



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