

Bonus Certificate

 ISIN: [AT0000A2S687](#) / WKN: RC036F

chg. 1D	+0.010 (+0.01%)
Sell (Bid)	EUR 102.210
Buy (Ask)	EUR 103.710
Underlying price (indicative)	-
Underlying	<u>Worst of Basket</u>
Barrier	EUR 49.00
Barrier reached	no
Observation barrier	Closing Price
Distance to barrier	67.41%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Aug 17, 2026
Final valuation date	Aug 12, 2026
Issue date	Aug 18, 2021
Nominal value	EUR 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Paid interest rate
 9.05% (EUR 90.49) on Aug 18, 2022
 6.96% (EUR 69.59) on Aug 18, 2023
 3.32% (EUR 33.17) on Aug 17, 2024
 2.63% (EUR 26.30) on Aug 17, 2025
 Last update: Jul 22, 2026, 8:00 pm

Description

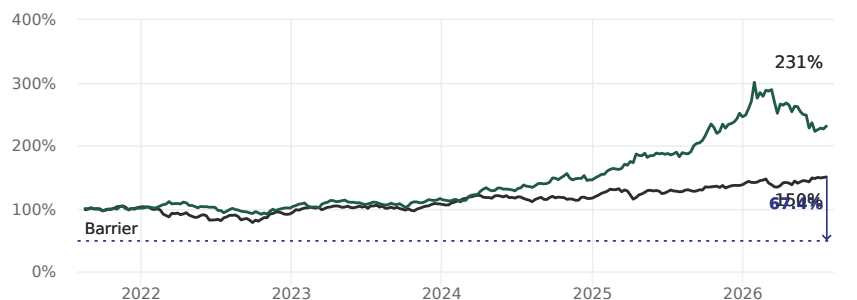
With the **Europe/Gold Inflation Bonus&Safety 2** certificate, investors receive an annual interest rate consisting of two components: 0.85% annual fixed interest rate plus the annual inflation rate (annual rate of change of the HICP excl. tobacco for the Eurozone). Redemption at the end of the term (August 2026) depends on the performance of the EURO STOXX 50® Index and the gold price: the certificate is redeemed at 100% (equivalent to EUR 1,000 per nominal amount) provided that the two underlyings never decline by 51% or more of the starting value during the observation period.

If the underlyings touch or undercut the barrier of 49% of the respective starting value (51% safety buffer), redemption will be effected according to the performance of the worst performing underlying. The opportunity for yield is in any case limited to the annual interest rate.

Price certificate (% of the starting value)



Prices underlyings (% of the starting value)



[Learn more about these charts](#)

EURO STOXX 50®

LBMA Gold Price PM

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

Underlying Worst of Basket - basket members

	CUR	Starting value	Barr.	Price	Dist. % to barr.	chg. % prev. day	chg. % start	Last update
LBMA Gold Price PM	USD	1,789.45	876.83	4,135.12 (indicative)	78.80%	1.28%	131.08%	Jul 22, 2026 10:00 pm
EURO STOXX 50®	EUR	4,196.40	2,056.24	6,310.14 (indicative)	67.41%	0.25%	50.37%	Jul 22, 2026 10:00 pm

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.

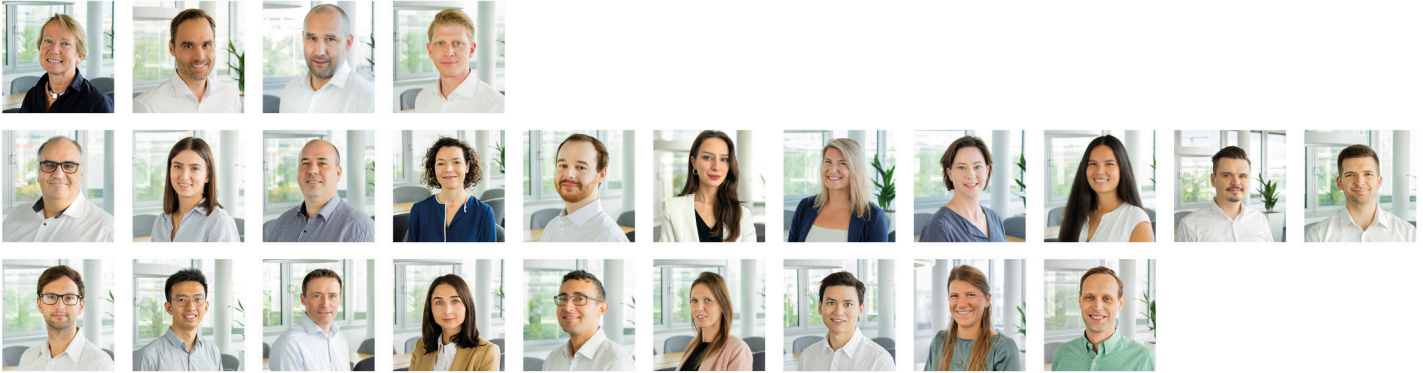
Please also note our comprehensive information on our website raiffeisencertificates.com/en/customer-information/ and raiffeisencertificates.com/en/bail-in

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