

Bonus Certificate

 ISIN: [AT0000A33MX3](#) / WKN: RC0857

chg. 1D	-0.360 (-0.31%)
Sell (Bid)	CZK 116.070
Buy (Ask)	CZK 119.070
Underlying price (delayed)	-
Underlying	Worst of Basket
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Barrier	CZK 60.00
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	45.20%
Bonus level	CZK 120.00
Bonus amount	120.00%
Cap	CZK 120.00
Maximum amount	120.00%
Bonus yield p.a.	1.72%
Bonus yield remaining term	0.78%
Agio	8.77%
Agio p.a. in %	20.20%
Maturity date	Nov 18, 2026
Final valuation date	Nov 12, 2026
Issue date	May 17, 2023
Nominal value	CZK 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	CZK
Underlying currency	CZK
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: Jun 03, 2026, 8:00 pm

Description

The barrier is observed solely at the end of the term. If, at the final valuation date, the closing price of the underlying quotes above the barrier, the bonus amount is paid out at the maturity date. The cap represents the maximum amount.

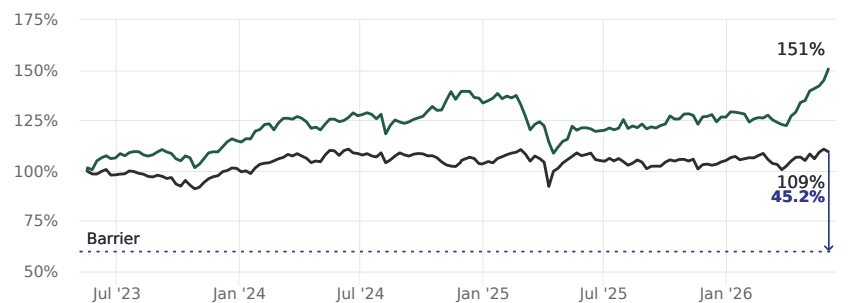
If, at the valuation date, the barrier is touched or undercut by the closing price, the bonus mechanism is suspended. At the maturity date, payout is effected analogue to the performance of the underlying.

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)



Prices underlyings (% of the starting value)


[Learn more about these charts](#)

**MSCI Europe Top ESG
Select 4.5%
Decrement Index**

**MSCI North America
Top ESG Select 4.5%
Decrement Index**

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
MSCI North America Top ESG Select 4.5% Decrement Index	EUR	2,550.35	1,530.21	3,839.74 (delayed)	60.15%	0.77%	50.56%	Jun 03, 2026 8:12 pm
MSCI Europe Top ESG Select 4.5% Decrement Index	EUR	1,883.76	1,130.26	2,062.47 (delayed)	45.20%	-0.83%	9.49%	Jun 03, 2026 6:03 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

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

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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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