Raiffeisen Certificates

Long CECE® EUR

Factor Certificate

ISIN: AT0000A3A3W9 / WKN: RC1CU9

chg. 1D	-1.900 (-2.48%)
Sell (Bid)	PLN 74.400
Buy (Ask)	PLN 75.300
Underlying price (indicative)	3,429.53 (+0.03%)
Protection Level	EUR 2,758.48
Underlying	CECE® EUR
Leverage factor	4.00
Threshold	20.00%
Maturity date	open- end
Nominal value	1 unit
Multiplier	0.02089
Expected market trend	bullish
Listing	Warsaw
Product currency	PLN
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: Jun 03, 2026, 4:49 pm

Description

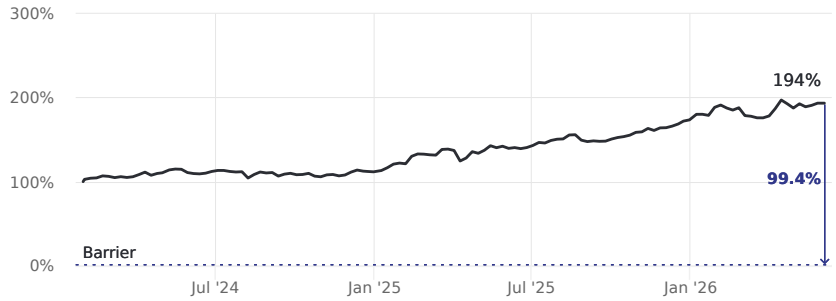
Factor Certificates enable investors to participate with a leverage effect in the performance of the underlying. The certificates have a constant leverage factor, no knock-out and are open-ended. Long Factor Certificates provide investors with above average profit opportunities in rising markets.

Please note: The **leverage effect** of a Factor Certificate means that fluctuations in the value of the underlying have a disproportionate impact on the value of the Factor Certificate. Even small price fluctuations against the investor's market opinion can lead to the loss of a substantial part of the capital invested, up to a **total loss**. If the underlying of the certificate is a future (e.g. in the case of commodities), the **issue of rolling** must be taken into account. Investors are also exposed to the **exchange rate risk** if the currency of the underlying does not equal the currency of the Factor Certificate. **"Issuer risk / creditor participation":** Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full. **Factor certificates are not suitable for long-term investment.**

For further information on this product category, please refer to our brochure on Factor Certificates.

Price certificate (% of the starting value)

Price underlying (% of the starting value) **Distance to barrier**



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.

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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.

Factor Certificates

What you should consider before the purchase:

- **Leverage factor/leverage effect**: The Factor Certificate tracks the daily percentage performance of the underlying asset disproportionately according to its leverage factor. This means that even small unfavourable developments in the underlying can lead to the loss of a significant portion of the capital invested. The probability of a total loss occurring is much higher than with a direct investment.
- **Financing costs**: Costs or income from the financing component of the product are taken into account in the course of the daily adjustment of the factor level and can thus reduce the value of the Factor Certificate.
- **Roll effect**: Factor Certificates on commodities are usually based on commodity futures, which generally have a limited term. Before the end of their term ("expiry"), they are "rolled" into the new futures contract. Depending on the market situation, this can result in roll gains or roll losses. The factor level and multiplier of the certificate are adjusted in such a way that the "roll" does not result in any change in the price of the certificate.
- **Cumulative effect**: If the underlying price falls on one day and rises again to the price level of the previous day on the next day, the price of the factor certificate will not correspond to the previous day's level. The reason for this is the so-called "cumulative effect", which is caused by the daily adjustment to maintain the constant leverage factor.
- **Market risk**: The value of the Factor Certificate depends on the value of the underlying asset. Unfavourable developments in the underlying can cause disproportionate fluctuations in the value of the Factor Certificate due to the leverage effect. This can lead to the loss of a significant proportion of the capital invested, up to a total loss.
- **Exchange rate fluctuations**: If the underlying is quoted in a different currency than the Factor Certificate and the product does not provide for currency hedging, developments in the exchange rate will also have an impact on the value of the Factor Certificate. This can further increase the loss from the Factor 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 Factor Certificates' structure and are not paid out – the payout amount is deducted from the factor and protection level, if applicable.

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

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For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.
You can reach your Raiffeisen Certificates team at
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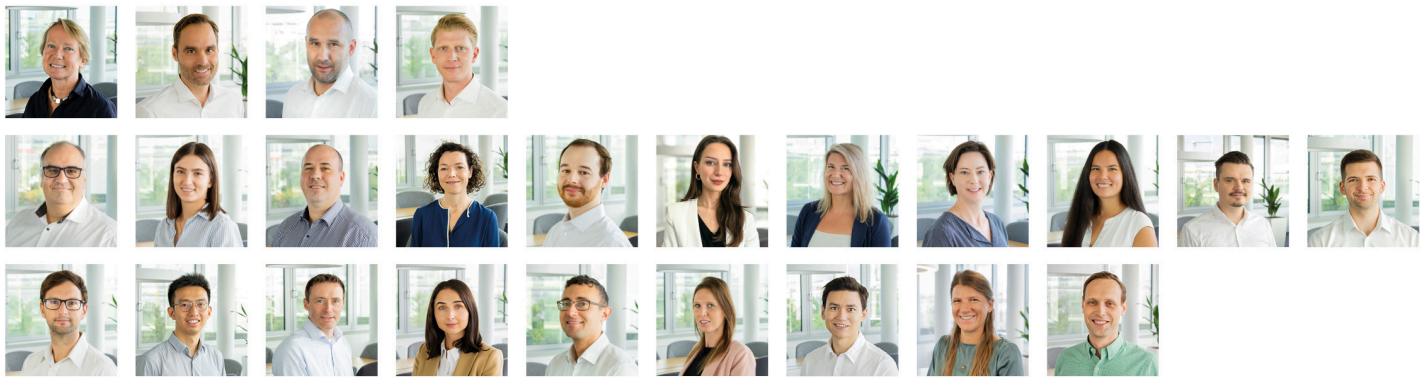

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The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change.

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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