Raiffeisen Certificates

Twin Win Garant Amerických akcií ESG

Capital Protection Certificate

ISIN: AT0000A3D3P0 / WKN: RC1EJC

chg. 1D	+0.160 (+0.15%)
Sell (Bid)	CZK 103.280
Buy (Ask)	CZK 106.280
Underlying	MSCI North America Top ESG Select 4.5% Decrement Index
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting price underlying	EUR 3,199.18
Capital protection amount	100%
Participation factor	-
Cap	EUR 4,318.89
Maturity date	Jul 31, 2029
Final valuation date	Jul 27, 2029
Issue date	Jul 31, 2024
Nominal value	CZK 1,000
Expected market trend	bullish
Listing	Stuttgart
Product currency	CZK
Underlying currency	EUR
Currency hedged (quanto)	yes
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: Jun 04, 2026, 9:45 am

Description

Capital Protection Certificates enable investors to invest into an underlying such as shares, indices, commodities etc. and to be capital protected at the end of the term. Investors obtain either interest payments or participate in 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)

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.

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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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
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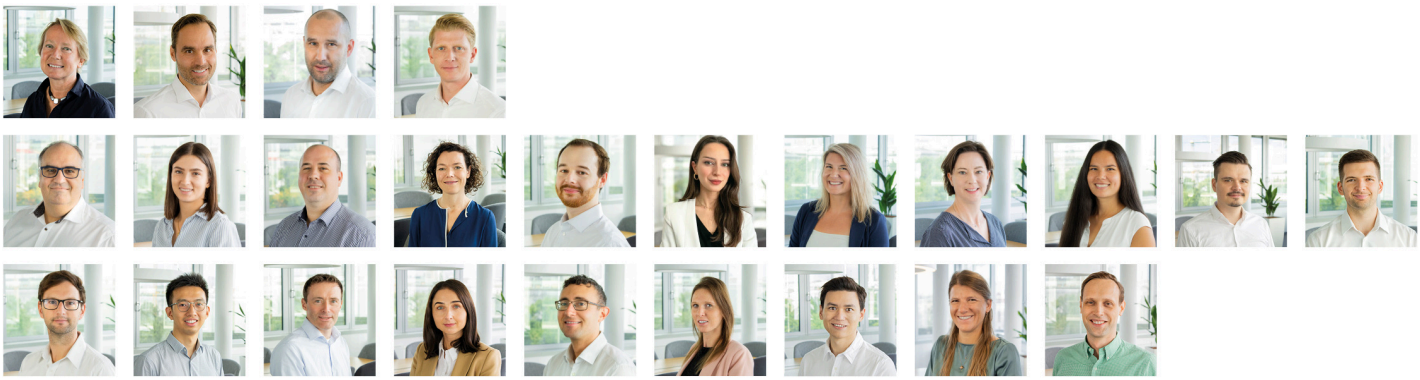

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The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change.

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).

Please note the legal information regarding MSCI indices at the end of the following product brochure: https://www.raiffeisenzertifikate.at/en//file/pf/?ISIN=AT0000A3D3P0

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