

Factor Certificate

 ISIN: [AT0000A3SXL5](#) / WKN: RC1LJW

| | |
|--------------------------------------|--|
| chg. 1D | -- |
| Sell (Bid) | - |
| Buy (Ask) | - |
| Underlying price (indicative) | 92.98 (-2.40%) |
| Protection Level | - |
| Underlying | Brent Crude Oil Future |
| Leverage factor | -9.00 |
| Threshold | 9.00% |
| Maturity date | Jul 10, 2026 |
| Nominal value | 1 unit |
| Multiplier | 0 |
| Expected market trend | bearish |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | USD |
| Settlement method | Cash settlement |
| Taxation | Capital Gains Tax |
| Last update: - | |

Description

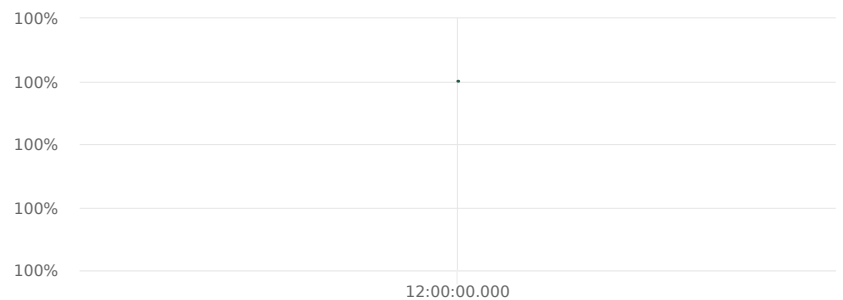
SOLD OUT*: With regards to this product the full volume of certificates to be issued has been reached. Therefore Raiffeisen Bank International AG (RBI) will quote only bid prices and will no longer quote ask prices for this product. Hence, RBI will not accept any further subscription orders for this product. RBI will refrain from further increasing the volume of this product as this product's underlying value has substantially and unforeseeably decreased for the current moment. Therefore, a further investment in this product is currently not expedient.

RBI strives to constantly update its product range. Newly issued products with a corresponding higher value for which tradable ask quotes are provided may be localized via the search-function on the website.

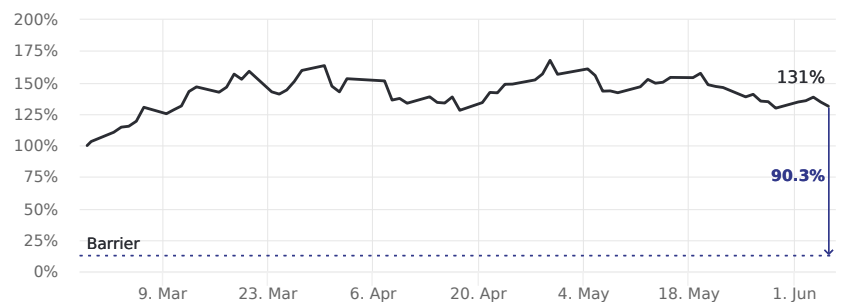
Factor Certificates enable investors to participate with a leverage effect in the performance of the underlying. The certificates have a constant leverage factor, no knock-out and are open-ended. Long Factor Certificates provide investors with above average profit opportunities in rising markets.

Please read our [brochure on Factor Certificates](#).

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.

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

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.

The value of the structured securities is additionally influenced by changes of

prices for future deliveries of commodities traded on the futures market (futures market curve). Certificates on commodities are usually based on commodity futures, which generally have a limited maturity. Before their maturity ("expiration") they are "rolled" into the new futures contract. This can result in either "roll yield or roll losses, depending on the respective market situation. Any such yields or losses are taken into account when calculating the subscription ratio of the certificate.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.") to U.S. persons and the United Kingdom ("U.K.").

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