## FACTSHEET EXPRESS CERTIFICATE BMW EXPRESS 9

ISIN: AT0000A37DV7 / WKN: RC1A94 INVESTMENT Product without Capital Protection Express Certificate



CHG. 1D +0.160 (+0.15%)	BID 105.03%	ASK 106.53%		LAST UPDATE May 10, 2024 10:23:29.278
	STARTING VALUE		MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE 9.52%	

KEY DATA	
Underlying	BMW AG Stämme
Underlying price	EUR 101.70
(indicative)	
Underlying date/time	May 10, 2024 10:23:23.000
Sustainability prefere	ence Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 93.16
Barrier	EUR 55.90
Distance to barrier	45.04%
Observation barrier	on the final valuation date
(early) redemption le	evel 93.16 / 93.16 / 93.16 / 93.16 / 93.16
Distance to next termination level	8.40%
Max. yield until next observation date	5.13%
Max. yield p.a. until r observation date	next 9.52%
Underlying currency	EUR
Valuation dates	Nov 27, 2024 / Nov 26, 2025 / Nov 26, 2026 / Nov 26, 2026 / Nov 25, 2027 / Nov 24, 2028
(early) redemption amount	112.00% / 124.00% / 136.00% / 148.00% / 160.00%
Maturity date	Nov 29, 2028
Final valuation date	Nov 24, 2028
Issue date	Nov 29, 2023
Expected market tree	nd sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement / Physical delivery
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax
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## DESCRIPTION

The certificate **BMW Express 9** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 12% per year if the share of BMW AG quotes at or above its starting value at one of the valuation dates. If the share quotes below the starting value, the term extends by another year - up to a maximum of five years. In the event of a barrier violation (60 % of the starting value) at the final valuation date, the investor is entirely subject to market risk and physical delivery of BMW shares is effected. This certificates complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").



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