

PRODUCT FACTSHEET
 REVERSE CONVERTIBLE BOND 6 % ÖSTERREICH PROTECT AKTIENANLEIHE



ISIN : AT0000A21LT8 / WKN: RC0QDY
 INVESTMENT Product without Capital Protection
 Protect Reverse Convertible Bond

The product related information contained herein is exclusively for information purposes only, intended for current investors or in case these products are displayed further to an individual search. The information does not constitute a recommendation or an offer to buy or an invitation to make a respective offer in relation to any of the products described herein.

| | | | |
|-----------------------------------|-----------------------------|-------------------------------------|---|
| CHG. 1D -0.280 (-0.46%) | BID 59.66% | ASK 61.16% | LAST UPDATE Nov 15, 2019 16:36:00.546 |
| BARRIER - | STRIKE EUR 100.00 | MAX. RETURN P.A. >100% | INTEREST RATE P.A. 6.00% |

KEY DATA

| | |
|--------------------------------|--|
| Underlying | 6 % Österreich Protect Aktienanleihe Basiswert |
| Underlying price (delayed) | - |
| Underlying date/time | - |
| Barrier reached | yes (Barrier: EUR 59.00) |
| Observation barrier | Closing Price |
| Distance to barrier | - |
| Strike | EUR 100.00 |
| Distance to strike | -73.28% |
| Interest rate total term | - |
| Interest rate p.a. | 6.00% |
| Accrued interest | Dirty (included in the price) |
| Max. return remaining term (%) | 73.32% |
| Max. return p.a. | >100% |
| Maturity date | Jul 21, 2020 |
| Final valuation date | Jul 16, 2020 |
| Issue date | Jul 19, 2018 |
| Tradeable unit/nominal value | EUR 1,000 |
| Multiplier | - |
| Expected market trend | sideways, bullish |
| Listing | Vienna, Frankfurt, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement / Physical delivery |
| No. of shares | - |
| Taxation | Capital Gains Tax / Foreign Capital Gains Tax |
| Paid interest rate | 6.00% on Jul 22, 2019 |

DESCRIPTION

The **6 % Austria Protect Reverse Convertible Bond** offers a fixed annual interest rate of 6%. At the maturity date (July 2020) the certificate is redeemed at 100% of the nominal value if the daily closing price of each underlying share (Erste Group Bank AG, voestalpine AG, OMV AG) always quoted above the respective **barrier of 59%** during the observation period (daily observation).

In case the barrier is touched or undercut by at least one of the underlying shares and the daily closing price of all shares is at or above the respective strike at the final valuation date, the product is also redeemed at 100% of the nominal value.

If closing price of at least one share quotes below its strike at the final valuation date after the barrier was hit, the predefined amount of the worst performing share (percentage performance from the starting value to the closing price at the final valuation date) will be delivered.

The barrier has been touched by voestalpine AG on May 23, 2019

More information: <https://www.rcb.at/?ISIN=AT0000A21LT8>

PRICE DEVELOPMENT SINCE ISSUE DATE



UNDERLYING 6 % ÖSTERREICH PROTECT AKTIENANLEIHE BASISWERT - BASKET MEMBERS

| NAME ISIN | CUR | START VALUE | BARR. | PRICE | NUM. SHARES | CHG. PREV. DAY | CHG. START | LAST UPDATE |
|-------------------------------------|-----|----------------|-------|-------|----------------|----------------------|---------------|-------------------------|
| OMV AG AT0000743059 | EUR | 46.20 | 27.26 | 53.86 | 21.65 | 0.56% | 16.58% | Nov 15, 2019 5:35 PM |
| Erste Group Bank AG AT0000652011 | EUR | 34.65 | 20.44 | 33.06 | 28.86 | 0.06% | -4.59% | Nov 15, 2019 5:35 PM |
| voestalpine AG AT0000937503 | EUR | 41.50 | 24.48 | 23.95 | 24.10 | -0.62% | -42.29% | Nov 15, 2019 5:35 PM |

CONTACT/INFORMATION

| | |
|-------------|-----------------|
| E: | produkte@rcb.at |
| T: | +43-1-51520-484 |
| RCB website | www.rcb.at |

This advertisement serves as non-binding information. The author assumes no responsibility for the accuracy, timeliness and completeness of this advertisement. The provided information is not an offer and is neither a recommendation nor a financial analysis. It does not replace investor-oriented and investment-oriented advice for the purchase and sale of the financial instrument. The base prospectus (including possible amendments) and the respective Key Information Document (KID) of the financial instrument are available on the website of Raiffeisen Centrobank AG ("RCB") at www.rcb.at/en/securitiesprospectus. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. You are about to purchase a product that is not simple and may be difficult to understand. We recommend that you read the prospectus before making an investment decision. The investor bears the credit risk of RCB when purchasing the financial instrument. The certificate is subject to specific rules that may already be disadvantageous in case of a probable default of RCB (e.g. suspension of interest payments) - see www.rcb.at/en/basag. The price performance shown here is only an information about the historical price performance. Information on past performance is not a reliable indicator of future performance. The investment may lead to tax obligations that vary depending on the client's personal circumstances and future changes. Any limited tax liability in Austria concerning non-resident taxpayers does not imply tax exemption in the state of residence. Please note that due to legal requirements, the times stated here are based on the coordinated world time (UTC). The Central European Time (CET), which applies in Austria, Germany and other Central European countries, is calculated by adding one hour, the summer European Central Summer Time (CEST) by adding two hours. RCB is registered in the business register FN 11507 f.