

PRODUCT FACTSHEET
EXPRESS CERTIFICATE ÖL & GAS INDEX EXPRESS 4



ISIN : AT000A22PC3 / WKN: RC0Q72
INVESTMENT Product without Capital Protection
Express Certificate

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CHG. 1D +0.470 (+0.50%)	BID 94.11%	ASK 95.61%	LAST UPDATE Nov 15, 2019 16:36:59.526
UNDERLYING PRICE (DELAYED) 325.45 (+0.51%)	STARTING VALUE 361.42	NEXT REDEMPTION LEVEL 361.42	MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE 26.01%

KEY DATA

Underlying	STOXX® Europe 600 Oil & Gas EUR Price Index
Underlying price (delayed)	EUR 325.45
Underlying date/time	Nov 15, 2019 17:11:21.095
Starting value	EUR 361.42
Barrier	EUR 213.24
Distance to barrier	34.48%
Observation barrier (early) redemption level	Sep 22, 2023 361.42 / 361.42 / 361.42 / 361.42
Distance to next termination level	-11.05%
Max. yield until next observation date	21.85%
Max. yield p.a. until next observation date	26.01%
Underlying currency	EUR
Valuation dates	Sep 24, 2019 / Sep 24, 2020 / Sep 23, 2021 / Sep 22, 2022 / Sep 22, 2023
(early) redemption amount	108.25% / 116.50% / 124.75% / 133.00% / 141.25%
Maturity date	Sep 27, 2023
Final valuation date	Sep 22, 2023
Issue date	Sep 26, 2018
Tradeable unit/nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Frankfurt, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

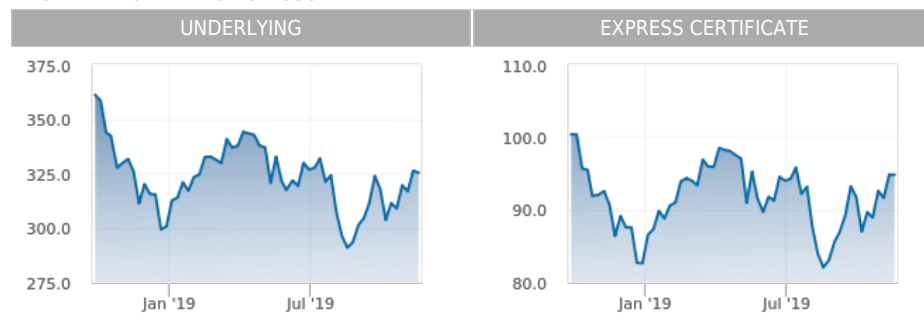
DESCRIPTION

The **Oil & Gas Index Express 4 certificate** has a predefined maximum term until September 2023 (5 years) and provides the possibility for a yield of 8.25% to 41.25%. The certificate is redeemed at the predefined termination price prior to the maturity date if the closing price of the underlying index STOXX® Europe 600 Oil & Gas quotes at or above the termination level at the maturity date.

If the index price quotes below the termination level the term extends to the next valuation date and the possible yield increases by 8.25% of the nominal value. At the end of term the **barrier of 59% of the index starting value** represents an additional safety buffer. If the index quotes below the barrier at the final valuation date the certificate is redeemed according to the performance of the underlying index.

More information: <https://www.rcb.at/?ISIN=AT000A22PC3>

PRICE DEVELOPMENT SINCE ISSUE DATE



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