

PRODUCT FACTSHEET
 FACTOR CERTIFICATE SHORT MÜNCHENER RÜCK VERSICHERUNG AG



ISIN: AT0000A2N1Y5 / WKN: RC01UF
 LEVERAGE Product without Knock-Out
 Factor Certificate Short

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 +0.120 (+4.32%) | BID EUR 2.880 | ASK EUR 2.920 | LAST UPDATE Sep 23, 2022 18:00:00.183 |
| UNDERLYING PRICE (INDICATIVE) 250.40 (-1.75%) | PROTECTION LEVEL EUR 329.68 | LEVERAGE FACTOR -3.00 | |

KEY DATA

| | |
|-------------------------------|--|
| Underlying | Münchener Rück Versicherung AG |
| Underlying price (indicative) | EUR 250.40 |
| Underlying date/time | Sep 23, 2022 19:59:33.000 |
| Leverage factor | -3.00 |
| Threshold | 30.00% |
| Maturity date | open-end |
| Tradeable unit/nominal value | 1 unit |
| Multiplier | 0.03301 |
| Expected market trend | bearish |
| Listing | Vienna, Frankfurt, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement |
| Taxation | Capital Gains Tax / no Foreign Capital Gains Tax |

DESCRIPTION

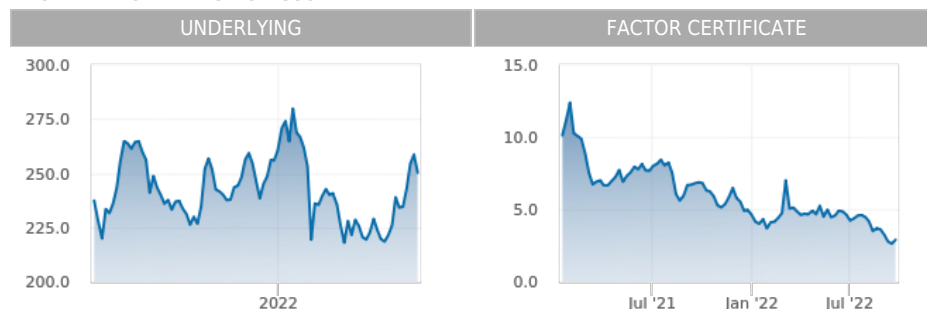
Factor Certificates enable investors to participate with a leverage effect in the performance of the underlying. The certificates have a constant leverage factor, no knock-out and are open-ended. Short Factor Certificates provide investors with above average profit opportunities in falling markets.

Please note: The **leverage effect** of a Factor Certificate means that fluctuations in the value of the underlying have a disproportionate impact on the value of the Factor Certificate. Even small price fluctuations against the investor's market opinion can lead to the loss of a substantial part of the capital invested, up to a **total loss**. If the underlying of the certificate is a future (e.g. in the case of commodities), the **issue of rolling** must be taken into account. Investors are also exposed to the **exchange rate risk** if the currency of the underlying does not equal the currency of the Factor Certificate.

Factor Certificates are not suitable for long-term investment.

For further information on this product category, please refer to our brochure on Factor Certificates.

PRICE DEVELOPMENT SINCE ISSUE DATE



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.