

PRODUCT FACTSHEET
EXPRESS CERTIFICATE **BMW EXPRESS 5**



ISIN: AT0000A2UW84 / WKN: RC05J3
INVESTMENT Product without Capital Protection
New Level Express Certificate

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CHG. 1D -2.860 (-3.46%)	BID 78.97%	ASK 80.47%	LAST UPDATE Sep 23, 2022 17:59:59.391
UNDERLYING PRICE (INDICATIVE) 71.57 (-4.05%)	STARTING VALUE 94.29	NEXT REDEMPTION LEVEL 94.29	MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE >100%

KEY DATA

Underlying	BMW AG Stämme
Underlying price (indicative)	EUR 71.57
Underlying date/time	Sep 23, 2022 20:00:00.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 94.29
Barrier	EUR 56.57
Distance to barrier	20.95%
Observation barrier	on the final valuation date
(early) redemption level	94.29 / 89.58 / 84.86 / 80.15 / 75.43
Distance to next termination level	-31.75%
Max. yield until next observation date	35.45%
Max. yield p.a. until next observation date	>100%
Underlying currency	EUR
Valuation dates	Jan 31, 2023 / Jan 31, 2024 / Jan 30, 2025 / Jan 29, 2026 / Jan 29, 2027
(early) redemption amount	109.00% / 118.00% / 127.00% / 136.00% / 145.00%
Maturity date	Feb 03, 2027
Final valuation date	Jan 29, 2027
Issue date	Feb 02, 2022
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 / Physical delivery
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

The certificate **BMW Express 5** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 9% per year if the share of BMW Group 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 RCB's sustainability standards.**

PRICE DEVELOPMENT SINCE ISSUE DATE



CONTACT/INFORMATION

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