FACTSHEET EXPRESS CERTIFICATE BMW EXPRESS 5

ISIN: AT0000A2UW84 / WKN: RC05J3

INVESTMENT Product without Capital Protection

New Level Express Certificate



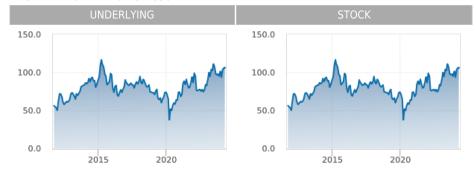
| KEY DATA | |
|---|--|
| Underlying | BMW AG Stämme |
| Underlying date/time | Apr 19, 2024 10:46:03.000 |
| Sustainability preference | Consideration of Principal Adverse Impacts (PAI) |
| Starting value | EUR 94.29 |
| Barrier | EUR 56.57 |
| Observation barrier | on the final valuation date |
| (early) redemption level | 94.29 / 89.58 / 84.86 / 80.15 / 75.43 |
| Distance to next termination level | 19.60% |
| Max. yield until next observation date | - |
| Max. yield p.a. until next observation date | - |
| 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 05, 2024 |
| Final valuation date | Jan 29, 2027 |
| Issue date | Feb 02, 2022 |
| Expected market trend | 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

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 the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE



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