

## FACTSHEET

## BONUS CERTIFICATE EUROPA/GOLD INFLATIONS BONUS&amp;SICHERHEIT 5



# Raiffeisen

## Certificates

ISIN: AT0000A2TLM8 / WKN: RC041J

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon

CHG. 1D

**-0.140 (-0.14%)**

BID

**96.57%**

ASK

**98.07%**

LAST UPDATE

**May 17, 2024  
16:13:35.542**

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %

**57.60%**

INTEREST RATE ANNUALLY

-

BONUS YIELD P.A.

-

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at [info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at) or your personal consultant.

## KEY DATA

|                              |   |
|------------------------------|---|
| Underlying                   | Worst of Basket                               |
| Underlying price (delayed)   | -   |
| Underlying date/time         | -   |
| Barrier                      | EUR 49.00                                     |
| Barrier reached              | no  |
| Observation barrier          | Closing Price                                 |
| Distance to barrier          | 57.60%  |
| Bonus level                  | EUR 100.00                                    |
| Bonus amount                 | 100.00%                                       |
| Cap                          | EUR 100.00                                    |
| Maximum amount               | 100.00%                                       |
| Fixed interest rate annually | -   |
| Max. yield p.a.              | 0.78%   |
| Accrued interest             | Dirty (included in the price)                 |
| Maturity date                | Nov 16, 2026                                  |
| Final valuation date         | Nov 11, 2026                                  |
| Issue date                   | Nov 16, 2021                                  |
| Tradeable unit/nominal value | EUR 1,000                                     |
| Multiplier                   | -   |
| Expected market trend        | sideways, bullish                             |
| Listing                      | Vienna, Stuttgart                             |
| Product currency             | EUR   |
| Underlying currency          | EUR   |
| Settlement method            | Cash settlement                               |
| Taxation                     | Capital Gains Tax / Foreign Capital Gains Tax |

|                    |                                     |
|--------------------|-------------------------------------|
| Paid interest rate | 10.01% (EUR 100.08) on Nov 16, 2022 |
|                    | 5.90% (EUR 58.98) on Nov 16, 2023   |

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## DESCRIPTION

With the **Europe/Gold Inflation Bonus&Safety 5** certificate, investors receive an annual interest rate consisting of two components: 0.7% annual fixed interest rate plus the annual inflation rate (annual rate of change of the HICP excl. tobacco for the Eurozone). Redemption at the end of the term (November 2026) depends on the performance of the EURO STOXX 50® Index and the gold price: the certificate is redeemed at 100% (equivalent to EUR 1,000 per nominal amount) provided that the two underlyings never decline by 51% or more of the starting value during the observation period.

If the underlyings touch or undercut the barrier of 49% of the respective starting value (51% safety buffer), redemption will be effected according to the performance of the worst performing underlying. The opportunity for yield is in any case limited to the annual interest rate.

## PRICE DEVELOPMENT SINCE ISSUE DATE



## UNDERLYING WORST OF BASKET - BASKET MEMBERS

## 1 to 2 from 2 results

| NAME<br>ISIN                       | CUR | START<br>VALUE | BARR.    | PRICE                    | DIST. %<br>TO<br>BARR. | CHG.<br>%<br>PREV.<br>DAY | CHG. %<br>START | LAST UPDATE              |
|------------------------------------|-----|----------------|----------|--------------------------|------------------------|---------------------------|-----------------|--------------------------|
| LBMA Gold Price PM<br>RCB000032537 | USD | 1,859.90       | 911.35   | 2,402.60<br>(delayed)    | 62.07%                 | 1.06%                     | 29.18%          | May 17, 2024<br>4:04 pm  |
| EURO STOXX 50®<br>EU0009658145     | EUR | 4,386.19       | 2,149.23 | 5,069.21<br>(indicative) | 57.60%                 | 0.31%                     | 15.57%          | May 17, 2024<br>10:00 pm |

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Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

# EUROPE/GOLD INFLATION BONUS&SAFETY 5

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® index and Gold
- 0.7% fixed annual interest rate + additional interest rate in the amount of the annual inflation (HICP excluding tobacco)
- Barrier at 49% of the respective starting value (daily observation)
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.



*Certificates by*



**Raiffeisen  
CENTROBANK**

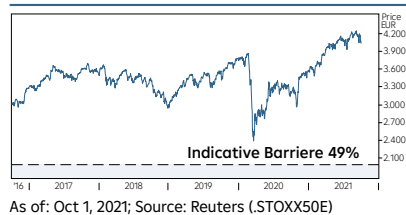
With the certificate, investors receive an annual interest rate consisting of two components: 0.7% fixed annual interest rate plus annual inflation (annual rate of change of HICP excluding tobacco for the euro area). At the end of the term, redemption is effected at 100% provided that the daily closing price of the EURO STOXX 50® index and the daily LBMA Gold Afternoon Fixing Price always quote above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation by at least one of the underlyings, investors are exposed one to one to market risk. This means that a substantial loss of capital is possible.

1 Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

Harmonized Indices of Consumer Prices (HICPs) are intended for international comparisons of consumer price inflation. They are used, for example by the European Central Bank, to monitor price stability in the context of monetary policy. The ECB defines price stability on the basis of the annual rate of change of the HICP for the euro zone. For the certificate, the HICP excluding tobacco is used.

Page 2/4

## EURO STOXX 50® INDEX



## GOLD (LBMA Gold Preis PM)



Please note that past performance is no reliable indicator of performance.

## SUITED MARKET EXPECTATION

declining

sideways

rising

## YOUR INVESTMENT HORIZON

&lt; 3 years

3 to 5 years

&gt; 5 years

## NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product. You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at [www.rcb.at/en/securitiesprospectus](http://www.rcb.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at [www.rcb.at/en/customerinformation](http://www.rcb.at/en/customerinformation)

Redemption of the nominal value at the end of the term depends on the performance of the two underlyings. At the final valuation date one of the following scenarios will apply:

## SCENARIO 1: Barrier not violated

If the daily closing price of the EURO STOXX 50® index **AND** the daily LBMA Gold Price PM **always quoted above** the respective barrier, the certificate is redeemed at 100% of the nominal value (EUR 1,000 per nominal value). This amount represents the maximum payout.

## SCENARIO 2: Barrier violated

If the daily closing price of the EURO STOXX 50® Index **and/or** the daily LBMA Gold Price PM is **at or below** the respective barrier **at least once** during the observation period, the payout on the redemption date is made in accordance with the performance of the underlying with the worse performance over the term (percentage performance from the starting value to the closing price or fixing price on the last valuation date) – „worst of“). Even if the barrier is touched or undercut, the maximum payout amount remains limited to EUR 1,000 per nominal amount and investors do not participate in price increases of the underlyings above the respective starting value.

## NO CURRENCY RISK

The LBMA Gold Price is quoted in USD. However, this certificate is fully currency-hedged, i.e. the development of the EUR/USD exchange rate has no influence on the performance of the certificate.

## OPPORTUNITIES

- **Interest rate:** The annual interest rate is paid out regardless of the performance of the two underlyings.
- **Safety buffer:** Partial protection against falling prices due to barrier
- **Flexibility:** Tradability on the secondary market, no management fees

## RISKS

- **Barrier violation:** If the respective barrier is violated by at least one of the two underlyings, investors are entirely subject to market risk, without any protective mechanism.
- **Limited yield opportunity:** The yield is in any case limited to the annual interest payments. Investors do not participate in price increases of the underlyings beyond their starting values.
- **Issuer risk / Bail-in:** Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

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The Bonus Certificate's price is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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Further information may be obtained from the consultant at your local bank, on the Internet at [www.rcb.at](http://www.rcb.at) or on the product hotline of Raiffeisen Centrobank AG: +43 1/51520 - 484.

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