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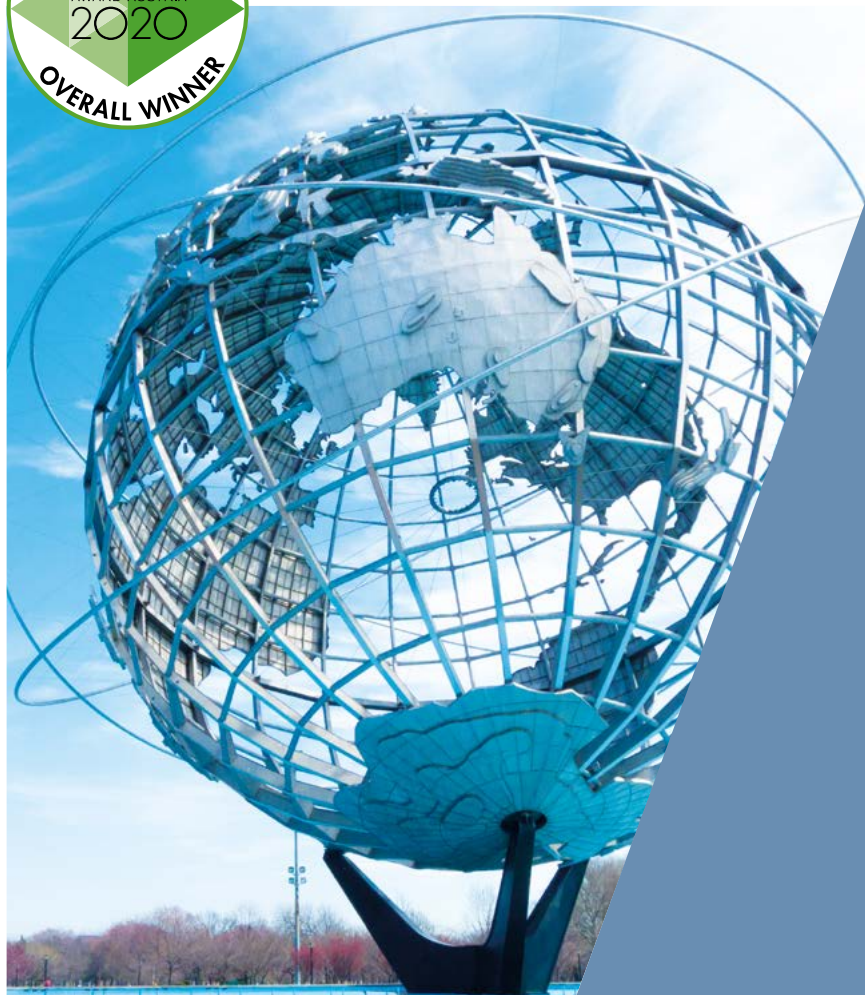
Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

# DIVIDEND STOCKS BOND 90% X

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: STOXX® Global Select Dividend 100 Price EUR index
- Opportunity to obtain an attractive yield at the end of the term:  
8% if the index quotes at or above 90% of the starting value  
24% if the index quotes at or above 108% of the starting value
- 90% capital protection at the end of the term
- Market risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 8 years

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*Certificates by*



**Raiffeisen  
CENTROBANK**

# INVESTMENT IN DIVIDEND STOCKS

## In short:

With the Dividend Stocks Bond 90% X investors obtain a yield of 24% if the underlying STOXX® Global Select Dividend 100 Price EUR index quotes at or above 108% of the starting value at the end of the term. If the index quotes below 108% but at/above 90% of the starting value, redemption is effected at 108% of the starting value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A2MHU4
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Jan 5 - Feb 8, 2021
Initial valuation date	Feb 9, 2021
Issue value date	Feb 10, 2021
Final valuation date	Feb 7, 2029
Maturity date	Feb 12, 2029
Starting value	Closing price of the index at the initial valuation date
Capital protect.	90% at the end of the term
Redemption	Redemption at the end of the term is effected at 124% of the nominal value if the closing price of the underlying index quotes at or above 108% of the starting value. If the closing price of the index quotes below 108%, but at/above 90% of the starting value redemption is effected at 108% of the nominal value at the end of the term. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term. Redemption at the maturity date is dependent on the solvency of Raiffeisen Centrobank AG*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>

\* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: [www.rbiinternational.com/ir/ratings](http://www.rbiinternational.com/ir/ratings)

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

The past years were characterised by a low interest rate environment. The lack of investment opportunities forced many investors to seek for more profitable alternatives. One way out of the interest rate trap is represented by Capital Protection Certificates, which have already become an integral part of many investment portfolios due to their optimized risk/reward ratio.

Raiffeisen Centrobank AG is therefore issuing the **Dividend Stocks Bond 90% X** especially for security-oriented investors who expect at least a moderate positive performance of the global dividend stock index **STOXX® Global Select Dividend 100 Price EUR** over the next 8 years. The certificate offers the opportunity to obtain a yield of 24% (2.7% p.a.) if the index quotes at or above 108% of its starting value at the end of the term. If the index quotes lower than 108% but not below 90% of the starting value at the end of the term, the redemption will be 108% of the nominal value (corresponds to a yield of 0.97 % p.a.). If the index is below 90% of its starting value after 8 years, the capital protection of 90% will apply at the end of the term. Further details regarding opportunities and risks are listed on the next page.

### FUNCTIONALITY

- At the initial valuation date the closing price of the STOXX® Global Select Dividend 100 Price EUR index is determined as **starting value**.
- At the final valuation date the closing price of the index is compared to the starting value and **one of the following scenarios will apply**:

#### SCENARIO 1:

##### A) Index $\geq$ 108% of the starting value → redemption at 124%

If the closing price of the index at the final valuation date is equal to or higher than 108% of the starting value, the redemption on the maturity date will be at 124% of the nominal value. This equals the maximum amount of EUR 1,240 per nominal value.

##### B) Index $\geq$ 90% and $<$ 108% of the starting value → redemption at 108%

If the closing price of the index at the final valuation date is less than 108% but at least 90% of the starting value, the redemption at the maturity date will be 108% of the nominal value. This equals EUR 1,080 per nominal value.

#### SCENARIO 2:

##### Index $<$ 90% of the starting value → redemption at 90%

If the closing price of the index at the final valuation date is below 90% of the starting value, the capital protection will apply and the certificate will be redeemed at the maturity date at 90% of the nominal value (equivalent to EUR 900 per nominal value).

## STOXX® GLOBAL SELECT DIVIDEND 100 PRICE EUR INDEX



As of: December 10, 2020; Source: Reuters (.SDGP)  
ISIN: US26063V1180

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

The 90% capital protection by Raiffeisen Centrobank AG only applies at maturity, i.e. during the term the **certificate price may drop below 90%**, but the investor obtains at least 90% of the nominal value at the end of the term.

### SUITED MARKET EXPECTATION

declining    sideways    rising

### YOUR INVESTMENT HORIZON

< 3 years    3 to 5 years    > 5 years

### NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

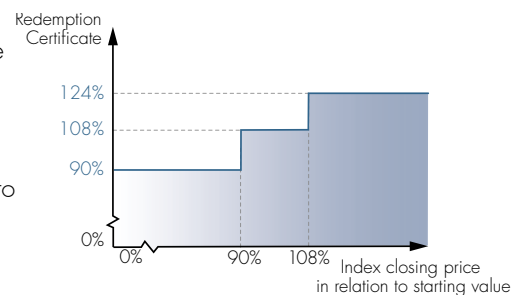
You are about to purchase a product that is not easy and difficult to understand.

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)

### PAYOUT PROFILE

The performance of the index during the term is not relevant for the payout at the end of the term.

Only at the **final valuation date** the closing price of the index is compared to the **starting value**.



### INDEX PERFORMANCE

AT FINAL VALUATION DATE*	MECHANISM	REDEMPTION**
+30%	Redemption at 124%	EUR 1,240
+12%	Redemption at 124%	EUR 1,240
+8%	Redemption at 124%	EUR 1,240
+/- 0% (starting value)	Redemption at 108%	EUR 1,080
-10%	Redemption at 108%	EUR 1,080
-30%	Redemption at 90%	EUR 900

\* in comparison to the starting value; \*\* per nominal value

### UNDERLYING: STOXX® GLOBAL SELECT DIVIDEND 100 PRICE EUR INDEX (EUR)

- The index is composed of stocks of **100 companies** from North America (40 stocks), Europe (30 stocks) and Asia & Oceania (30 stocks).
- Annual revision of the index composition in March
- **Shares incl. in the index are for example:** Allianz SE, AT&T Inc., BMW AG, Deutsche Post AG, HP Inc., Pfizer Inc., Porsche AG, Total S.A., Zurich Insurance Group AG

### Index shares are selected by the subsequent criteria

- Indicated annualized dividend
- Non-negative dividend growth rate over the past five years
- Dividend payments in four out of five calendar years
- Non-negative dividend payout ratio of less than or equal to 60%
- A minimum level of liquidity

### OPPORTUNITIES

- **Yield opportunity:** Investors who do not want to invest in individual stocks can achieve a sound return with the Dividend Stocks Bond 90% X even if the price of the index slightly declines.
- **90% capital protection:** This certificate is 90% capital protected at the end of the term, i.e. at maturity the investor obtains at least 90% of the nominal value.
- **Flexibility:** Tradability on the secondary market, no management fees

### RISKS

- **Risk of loss if the index performance is negative:** If the closing price of the STOXX® Global Select Dividend 100 Price EUR index is below 90% of its starting value at the final valuation date, investor will incur a loss of 10% of the nominal value (based on the issue price of 100%).
- **Capital protection only at the end of the term:** During the term the price of the certificate may drop below 90%; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- **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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