

Twin Win Guarantee Certificate

US Stocks

Capital Protection Certificate

- Underlying: MSCI® North America Top ESG Select 4.5% Decrement Index
- After a term of 5 years:
 - 1:1 participation in price gains of up to +35%
 - Conversion of losses of up to -35% into profits
- 100% capital protection at the end of the term
- Certificate currency and yield in CZK

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

The investment product described here is based on the MSCI® index.



With this certificate, you participate in rising prices of the underlying up to a maximum of +35%. As long as the barrier is not violated, price losses of the underlying are converted into gains at maturity. If the barrier is violated, the investor is protected by 100% capital protection on the maturity date.

The certificate is an investment product with 100% capital protection at maturity and a term of 5 years. The underlying index is MSCI® North America Top ESG Select 4.5% Decrement Index.

How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. The underlying price is continuously compared with its barrier during the term of the certificate (from issue value date until final valuation date).

The following options are possible at the end of the term:

- Barrier was never touched or undercut during the term of certificate
If the underlying has risen, you participate 1:1 in the performance up to a maximum of +35%. If the underlying has fallen, losses are converted 1:1 into profits.
- Barrier was touched or undercut during the term of certificate
If the closing price of the underlying is at or below its starting value, capital protection takes effect and you will receive 100% of the nominal amount at the maturity date (capital protection). If the underlying has risen, you participate 1:1 in the performance up to a maximum of +35%.

The performance is defined as the percentage development from the starting value to the final value.

Payout profile at the end of term

Performance of underlying*	Redemption** if barrier	
	not violated	violated
+50%	135% (CZK 1.350)	135% (CZK 1.350)
+30%	130% (CZK 1.300)	130% (CZK 1.300)
+10%	110% (CZK 1.100)	110% (CZK 1.100)
+/-0%	100% (CZK 1.000)	100% (CZK 1.000)
-10%	110% (CZK 1.100)	100% (CZK 1.000)
-30%	130% (CZK 1.300)	100% (CZK 1.000)
-50%	→	100% (CZK 1.000)

* percentage change from the starting value to the final value

** based on the nominal value



The payout profile applies at the end of the term

- In any case, 100% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 135% (maximum amount).
- Loss of value due to inflation is not covered by the capital protection.



During the term

- You can buy and sell the certificate on the secondary market at any time.
- The price may drop below the issue price or the level of capital protection.



Issuer risk / Bail-in: Certificates are not covered by the Deposit Protection Scheme.

Investors are exposed to the risk that Raiffeisen Bank International 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.

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3D3P0
Issue price	100 %
Nominal value	CZK 1.000
Subscription period ²	June 3 - July 29, 2024
Initial valuation date	July 30, 2024
Issue value date	July 31, 2024
Final valuation date	July 27, 2029
Maturity date	July 31, 2029
Underlying	MSCI North America Top ESG Select 4.5% Decrement Index
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Cap	135% of the starting value
Barrier	64% of the starting value
1 ... Rating: rbinternational.com/ir/ratings	
2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.	

My expected market trend

declining ↘	sideways →	rising ↗
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My investment horizon

< 3 years	3 to 5 years	> 5 years
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MSCI® North America Top ESG Select 4.5% Decrement Index

Development over the past 5 years



Well-known index members






	Sektor	Země
Microsoft	IT	US
NVIDIA	IT	US
Home Depot	Consumer Discretionary	US
Adobe	IT	US
Salesforce	IT	US
AMD	IT	US
Intel	IT	US
Cisco Systems	IT	US
Intuit	IT	US
Danaher	Health Care	US

As of: April 22, 2024, source: Bloomberg (MXNATES4)

Please note that the past performance is not a reliable indicator for the future performance.

Corresponds to the sustainability standard for Raiffeisen Certificates  raiffeisencertificates.com/sustainability

This means that both the issuer and the underlying, in their economic actions, take into account negative impacts on the following sustainability factors:

-  Greenhouse gas emissions
-  Water conservation and water consumption
-  Waste prevention
-  Species diversity (biodiversity)
-  Social, labor and human rights issues incl. corruption and bribery

Note

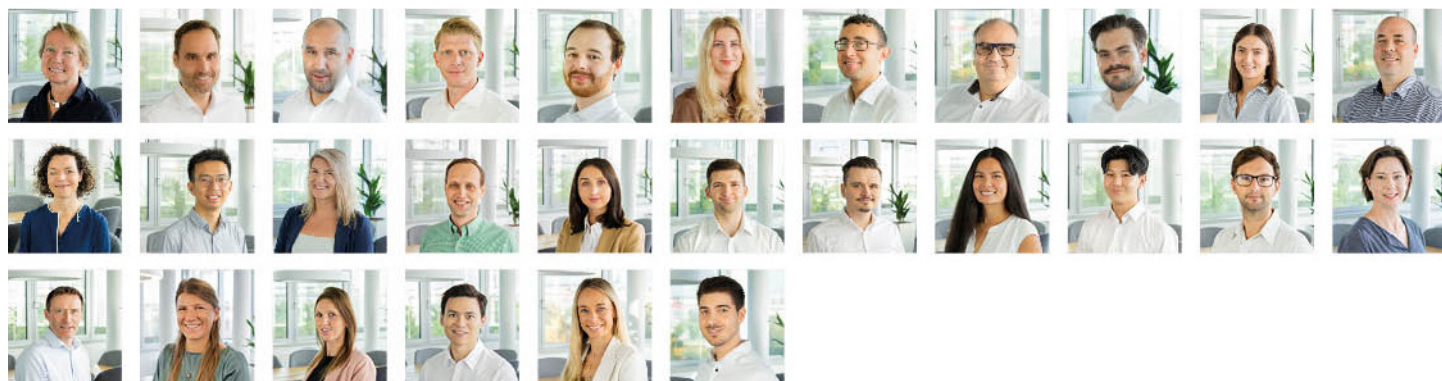
You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisencertificates.com/securities-prospectus (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

For further information visit raiffeisencertificates.com or contact your bank advisor.

You can reach your Raiffeisen Certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com



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Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore exposed to the risk that Raiffeisen Bank International 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"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at raiffeisenzertifikate.at/en/bail-in. A total loss of the invested capital is possible.

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