

Europe Bonus&Safety 28

Bonus Certificate

- Underlying: EURO STOXX 50® Index
- Opportunity for redemption in the amount of 120% with a term of 4 years
- 49% barrier, market risk if the barrier is violated

Please note the issuer risk.

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

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



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



This certificate offers you a repayment of 120% if the underlying is always quoted above the barrier of 49% of the starting value during the term. If the barrier is violated, investors are exposed to the market risk on a one-to-one basis. This means that a significant loss of capital is possible in this case.

How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. During the observation period the underlying price is compared with the barrier. The following options are available at the end of the term:

1. Barrier not touched or undercut
In this case redemption is affected at 120%.
2. Barrier was touched or undercut at least once
In this case redemption on the maturity date will be affected according to the underlying performance. The maximum redemption remains capped at 120% of the nominal value amount.

Payout profile at the end of term

Final value*	Redemption** if barrier	
	not violated	violated
+30%	120% (EUR 1,200)	120% (EUR 1,200)
+10%	120% (EUR 1,200)	110% (EUR 1,100)
+/-0%	120% (EUR 1,200)	100% (EUR 1,000)
-10%	120% (EUR 1,200)	90% (EUR 900)
-20%	120% (EUR 1,200)	80% (EUR 800)
-40%	120% (EUR 1,200)	60% (EUR 600)

* in comparison to the starting value

** based on the nominal value

Issuer	Raiffeisen Bank International AG ¹
ISIN / WKN	AT0000A3H0P2
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	Dec 16, 2024 - Jan 13, 2025
Initial valuation date	Jan 14, 2025
Issue value date	Jan 15, 2025
Final valuation date	Jan 11, 2029
Maturity date	Jan 16, 2029
Underlyings	EURO STOXX 50® Index
Starting value	closing price of the index at the initial valuation date
Final value	closing price of the index at the final valuation date
Barrier	49% of the starting value
Barrier observation	continuously (every price)

Observation period	Jan 15, 2025 - Jan 11, 2029
Bonus amount	120% of the nominal value
Cap	120% of the starting value
Listings	Vienna, Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

My expectations for the underlyings

falling ↘	sideway →	rising ↗
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During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, its fluctuation range, dividend expectations and the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.

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

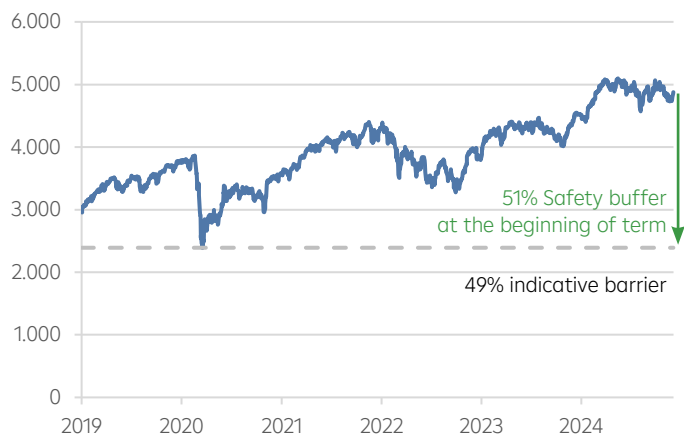


Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

EURO STOXX 50®

This contains the 50 largest listed companies in the eurozone.

Development over the past 5 years



ISIN: EU0009658145; As of: December 2, 2024; Source: Bloomberg (SX5E Index)

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

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 by the competent authorities should not be construed as an endorsement of the product by such authorities.

Well-known index members

	Sector	
ASML	IT	NL
LVMH	Luxury Goods	FR
SAP	IT	DE
TotalEnergies	Energy	FR
Siemens	Industrials	DE
L'Oreal	Consumer Staples	FR
Sanofi	Pharmaceuticals	FR
Allianz	Financials	DE
Airbus	Industrials	FR
Iberdrola	Utilities	ES

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

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- Certificate Hotline: +431 71707 5454
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