

# 4.2% Europe/USA Bonus&Safety

# **Bonus Certificate**

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4.2% fixed annual interest rate 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. S&P 500° is a registered trademark of S&P Dow Jones Indices LLC.





This certificate offers you an annual fixed interest rate of 4.2%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 49% of their respective starting value during the term. In the event of a barrier violation during the term by at least one of the underlyings, investors are exposed to full market risk; this means a substantial capital loss is possible.

#### How the certificate works

At the initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. During the observation period the underlying prices are compared with the according barrier.

The fixed interest rate is paid out in any case, regardless of the underlying performance. The yield is in any case limited to the fixed annual interest payments.

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

- Barrier not touched or undercut
   In this case redemption is affected at 100%.
- 2. At least one barrier was touched or undercut at least once In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 100% of the nominal value amount.

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

# Payout profile at the end of term

Final Value*		Redemption** if barrier	
Underlying 1	Underlying 2	not violated violated	<u> </u>
+20%	+30%	100% (EUR 1,000) 100% (EUR 1,000)	)
+15%	+5%	100% (EUR 1,000) 100% (EUR 1,000)	)
+/-0%	+/-0%	100% (EUR 1,000) 100% (EUR 1,000)	)
-10%	+25%	100% (EUR 1,000) 90% (EUR 900)	)
+10%	-20%	100% (EUR 1,000) 80% (EUR 800)	)
-20%	-40%	100% (EUR 1,000) 60% (EUR 600)	)

<sup>\*</sup> in comparison to the starting value

ISIN		А	T0000A3H1W6
Issue price			100%
Nominal value			EUR 1,000
Subscription period <sup>2</sup>			
	Dec 17	, 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	EU	RO ST	OXX 50® Index
		S	S&P 500® Index
Calculation age		erlyin	g
EURO STOXX 50 <sup>e</sup>	·:		STOXX Ltd.
S&P 500®:	S&P Do	w Jor	nes Indices LLC
Starting value	closir	ng prid	ce of the index
	at the i	nitial	valuation date
Final value		5 1	ce of the index
	at the	final	valuation date
Barrier		of the	starting value
Barrier observe	ition		continuously
			(every price)
Observation period			
			5 - Jan 11, 2029
<b>Fixed interest rate</b> 4.2% of the nomina			
			er year of term
Interest rate payout dates Jan 15, 2026;			
Jan 15, 2027; Jan 15, 2028; Jan 14, 2029			

Raiffeisen Bank International AG

Issuer1

Listing

Vienna, Stuttgart

My expectations for the underlyings



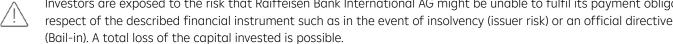


#### During the term

- 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 underlyings, their volatility, correlation and dividend expectations as well as 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



<sup>\*\*</sup> based on the nominal value

<sup>1...</sup> Rating: rbinternational.com/ir/ratings

 $<sup>2\</sup>dots$  Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

#### **EURO STOXX 50®**

50 largest (listed) companies in the Euro area

#### S&P 500®

500 largest (listed) companies in US America

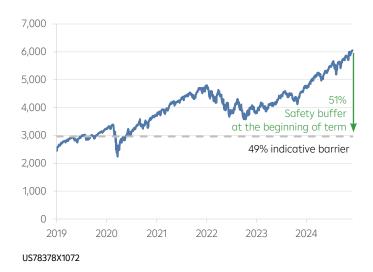
#### Well-known index members

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

	Sector
Apple	IT
Microsoft	IT
Amazon.com	IT
Alphabet	IT
NVIDIA	IT
Pfizer	Pharmaceuticals
CocaCola	Consumption
Visa	Financials
Nike	Consumption
Tesla	Automobile

## Development over the past 5 years





As of December 3, 2024; Source: Bloomberg (SX5E Index, SPX 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.

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

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
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