

ZERTIFIKATE AWARD AUSTRIA

# 4% Europe/USA Bonus&Safety 2

# **Bonus Certificate**

- Underlyings: EURO STOXX 50<sup>®</sup> Index and S&P 500<sup>®</sup> Index
- 4% fixed annual interest rate with a term of 5 years
- 39% 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%. At the end of the term, redemption is effected at 100% provided that both underlyings always quoted above the barrier of 39% 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:

- 1. 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 barrie	er	
Underlying 1	Underlying 2	not violated		violated
+20%	+30%	100% (EUR 1,000) 10	00% (E	UR 1,000)
+15%	+5%	100% (EUR 1,000) 10	00% (E	UR 1,000)
+/-0%	+/-0%	100% (EUR 1,000) 10	00% (E	UR 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)

\* in comparison to the starting value

\*\* based on the nominal value

#### Raiffeisen Bank International AG Issuer<sup>1</sup> ISIN AT0000A3H1X4 Issue price 100% Nominal value EUR 1,000 Subscription period<sup>2</sup> Dec 17, 2024 - Jan 13, 2025 Jan 14, 2025 Initial valuation date Issue value date Jan 15, 2025 Final valuation date Jan 10, 2030 Maturity date Jan 14, 2030 Underlyings EURO STOXX 50<sup>®</sup> Index S&P 500<sup>®</sup> Index Calculation agent underlying EURO STOXX 50®: STOXX Ltd. S&P 500®: S&P Dow Jones Indices LLC 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 39% of the starting value **Barrier observation** continuously (every price) Observation period Jan 15, 2025 - Jan 10, 2030 Fixed interest rate 4% of the nominal value per year of term Interest rate payout dates Jan 15, 2026; Jan 15, 2027; Jan 15, 2028; Jan 14, 2029; Jan 14, 2030 Listing Vienna, Stuttgart 1... Rating: rbinternational.com/ir/ratings 2... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank

International AG

My expectations for the underlyings

falling ⊔ sideway → rising ↗



## 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 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®

50 largest (listed) companies in the Euro area

# Well-known index members

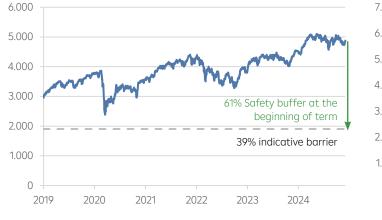
	Sector	Country
ASML	Technology	NL
SAP	IT	DE
LVMH	Luxury Goods	FR
TotalEnergies	Energy	FR
Siemens	Industrials	DE
L'Oreal	Consumption	FR
Sanofi	Pharmaceuticals	FR
Allianz	Financials	DE
Airbus SE	Industrials	FR
Iberdrola	Utilities	ES

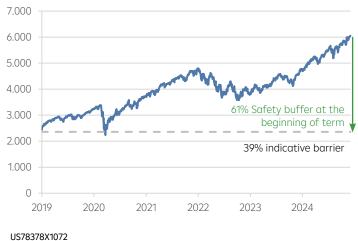
# S&P 500®

500 largest (listed) companies in US America

	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





#### EU0009658145

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.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at <u>raiffeisencertificates.com/securities-prospectus</u> (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" <u>raiffeisencertificates.com/en/customer-information</u>. The approval of the base prospectus by the competent authorities should not be construed as an endorsement of the product by such authorities.



For further information visit <u>raiffeisencertificates.com</u> or contact your bank advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
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