

Garantovaný Certifikát Světových Akcií 200 % USD

Capital Protection Certificate

- Underlying: MSCI® World Top ESG Select 4.5% Decrement EUR Index
- 200% participation in the rising underlying (maximum yield +38%)
- Certificate currency and returns in USD
- 100% capital protection after 3.5 years

Please note the issuer risk.

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

The financial instrument described herein is based on an MSCI index.




ZERTIFIKATE
AWARD AUSTRIA
Best Issuer
2024



With the certificate investors participate at 200% in the performance of the MSCI® World Top ESG Select 4.5% Decrement Index at the end of the term – up to a maximum of +38% compared to the starting value. In the event of negative index performance, capital protection of 100% is applied at the end of the term.

How the certificate works

At the initial valuation date the starting value of the underlying and at the final valuation date the final value is determined. At the final valuation date the closing price of the final value is compared to the starting value and one of the following scenarios will apply:

- Final value \geq 119% of the starting value → Redemption at 138%
If the final value is greater or equal to 114% of the starting value, 138% of the nominal value is paid out on the redemption date. This also represents the maximum redemption (maximum amount).
- Final value \geq 100% and $<$ 119% of the starting value → 200% Participation
If the final value is greater or equal to 100% and less than 119% of the starting value, investors participate with 200% in the positive performance of the underlying index up to the cap. Therefore, the maximum redemption is limited to USD 1,380 at face value. (percentage development from the starting value to the final reference value).
- Final value $<$ 100% of the starting value → Redemption at 100%
If the final value is less than 100% of the initial value, 100% of the nominal value (capital protection) is paid out on the redemption date.

Example payout profile

Final value*	Redemption**
+30%	138% (USD 1.380)
+15%	130% (USD 1.200)
+4%	108% (USD 1.080)
+3%	106% (USD 1.060)
+/-0% (= Starting value)	100% (USD 1.000)
-4%	100% (USD 1.000)
-15%	100% (USD 1.000)
-30%	100% (USD 1.000)

* in comparison to the starting value ** in percent of 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 138% (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 during trading hours at the current price.
- The price may drop below the issue price or the level of capital protection. Selling the certificate prior to maturity may result in a partial loss of the invested capital.



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.

ISIN / WKN	AT0000A3HFU6
Issuer ¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	USD 1,000
Subscr. period ²	Jan 6 - Feb 26, 2025
Initial valuation date	Feb 27, 2025
Issue value date	Feb 28, 2025
Final valuation date	Aug 24, 2028
Maturity date	Aug 28, 2028
Underlying	MSCI® World Top ESG Select 4.5% Decrement EUR 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
Capital protect.	100% at the end of term
Participation factor	200%
Cap	119%
Maximum Amount	138% of Nominal Value

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

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

MSCI® World Top ESG Select 4.5% Decrement Index

The MSCI® World Top ESG Select 4.5 % Decrement Index contains only equities that are included in the parent index MSCI® World (investment universe). The composition of the index is based on a careful selection of around 400 companies from 23 industrialised countries that meet certain criteria.

- **Exclusion criteria:** Exclusion criteria are used to identify sustainable companies. These include, among other things, the production of weapons or energy generation from nuclear power, oil or gas.
- **„Best in Class“ approach:** All remaining companies will be assessed on their environmental, social and responsible corporate governance (ESG) efforts. Only the best 50% of companies in an industry are selected.
- **Decrement:** Paid out net dividends are reinvested in the index; in exchange, 4.5% p.a. are deducted from the index price (daily adjustment).

Development over the past 5 years



Well-known index members






	Sector	Country
NVIDIA	IT	US
Visa	Financials	US
Mastercard	Financials	US
Novo Nordisk	Health Care	Denmark
ASML Holding	IT	Netherlands
AMD	IT	US
Adobe	IT	US
ServiceNow Inc	IT	US
AstraZeneca	Health Care	United Kingdom
Danaher Corp.	Health Care	US

As of December 2, 2024; Source: Bloomberg (MXWOTES4); ISIN: GB00BNR44V41

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 with this certificate 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

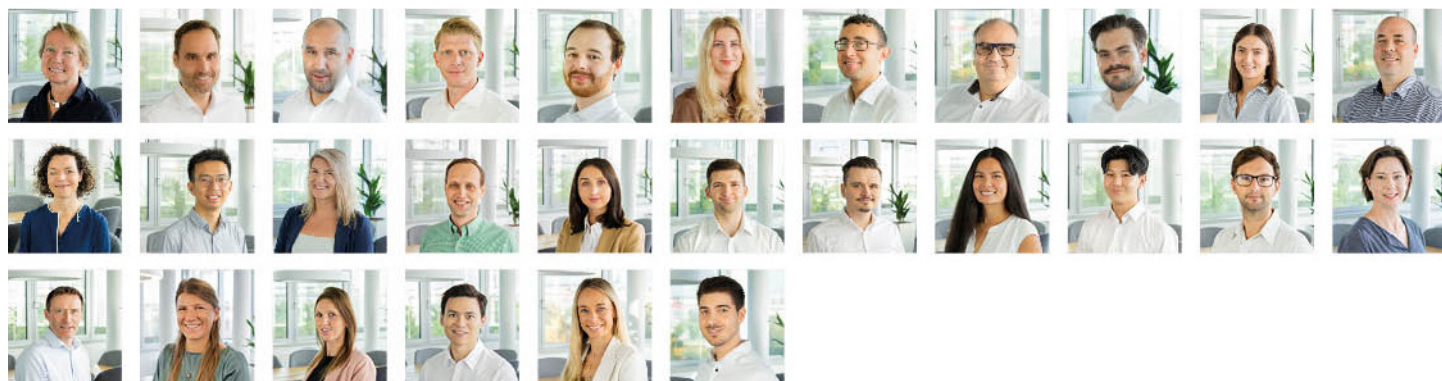
You are about to purchase a product that is not easy and difficult to understand.

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You can find further information at raiffeisencertificates.com or contact your advisor.

You can reach your Raiffeisen Certificates team at:

- Certificates 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.

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