

Capital Protection Certificate

ISIN: [AT0000A3AHS1](#) / WKN: RC1C3B

Buy (Ask) 103.26%

Sell (Bid) 100.26%

Underlying [MSCI North America Top ESG Select 4.5% Decrement Index iShares 20+ Year Treasury Bond ETF](#)

Underlying ISIN [RCB000049648](#)

Starting price underlying

MSCI North America Top ESG Select 4.5% Decrement Index EUR 3,255.50

iShares 20+ Year Treasury Bond ETF USD 94.68

Underlying price (delayed)

MSCI North America Top ESG Select 4.5% Decrement Index **110.1% of the starting value**

iShares 20+ Year Treasury Bond ETF **97.6% of the starting value**

Last update: Nov 26, 2024, 7:59 pm

Simply explained

Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 115%

Price certificate (% of the starting value)



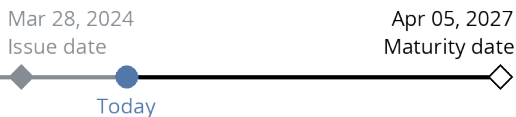
Prices underlyings (% of the starting value)



MSCI North America Top ESG Select 4.5% Decrement Index

iShares 20+ Year Treasury Bond ETF

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.



Repayment at the end of the term

Currently the underlying quotes atⁱ⁾...

...and is in the range...

...at the end of the term this would trigger the following repayment...

If you buy the certificate at the current purchase price, this would correspond to the following returnⁱⁱⁱ⁾:



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

Garant Amerika



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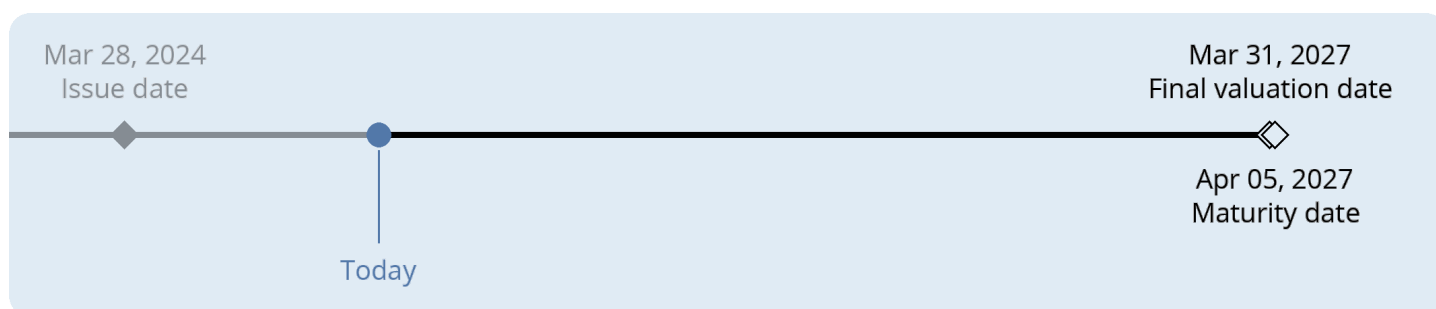
The Certificate

Capital Protection Certificates enable investors to invest into an underlying such as shares, indices, commodities etc. and to be capital protected at the end of the term. Investors obtain either interest payments or participate in the performance of the underlying.

Tradeable unit/ nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Stuttgart
End of the term	2Y 4M 9D

Last update: Nov 26, 2024, 7:59 pm

Information on the term



Please note:

- 100% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level. Selling the certificate prior to maturity may result in a partial loss of the invested capital.
- The maximum repayment is limited to 115% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at raiffeisenzertifikate.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at <https://www.raiffeisenzertifikate.at/en/customer-information>. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

US Guarantee Certificate (EUR)

- Underlyings: iShares 20+ Year Treasury Bond ETF and MSCI® North America Top ESG Select 4.5% Decrement EUR Index
- Opportunity to obtain an attractive yield at the end of the term: 15% if underlyings quote at or above the starting value
- 100% capital protection at the end of the term
- Issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3 years

The financial instrument described herein is based on an MSCI® index and BlackRock ETF.

Investment product with 100% capital protection
Guarantee Certificate



The certificate has two possible redemption scenarios: 1) Redemption at 115% if both underlyings are at/above 100% of the starting value at the end of the term; 2) 100% capital protection if at least one of the underlyings is below 100% of the starting value at the end of the term.

ISIN / WKN	AT0000A3AHS1
Issuer¹	Raiffeisen Bank International AG
Issue price	100%
Nominal value	EUR 1,000
Subscr. period²	Feb 13 - Mar 26, 2024
Initial valuation date	Mar 27, 2024
Issue value date	Mar 28, 2024
Final valuation date	Mar 31, 2027
Maturity date	Apr 5, 2027
Underlyings	iShares 20+ Year Treasury Bond ETF and MSCI® North America Top ESG Select 4.5% Decrement EUR Index
Starting value	Closing price of the underlyings on the initial valuation date
Final value	Closing price of the underlyings on the final valuation date
Capital protect.	100% at the end of term
Relevant payout levels	1) 100% of the starting value
Redemption per level	1) 115% of the nominal value
Maximum amount	115% of the nominal value
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.

Functionality

At the initial valuation date the starting value and at the final valuation date the final value of the underlyings are determined. At the final valuation date the final values are compared to the starting values and one of the following scenarios will apply:

- Final value of both underlyings \geq 100% of the starting value → Redemption at 115%
If the final value of both underlyings is greater or equal to 100% of the starting value, the certificate will be redeemed at the maturity date at 115% of the nominal value. This amount also represents the maximum redemption (maximum amount).
- Final value of at least one of the two underlyings $<$ 100% of the starting value → Redemption at 100%
If the final value of at least one underlying is below 100% of the starting value, the certificate will be redeemed at the maturity date at 100% of the nominal value.

Example payout profile

Final value*	Redemption**
+20%	115%
+10%	115%
+/-0% (= Starting value)	115%
-5%	100%
-15%	100%
-30%	100%

* in comparison to the starting value ** in percent of the nominal value

The nominal value is capital protected by Raiffeisen Bank International AG at the end of the term, i.e. during the term the price of the certificate can fall below the capital protection level, but at the end of the term investors obtain at least the capital protection amount.

For details on risks and opportunities please see the following pages.

iShares 20+ Year Treasury Bond ETF

An exchange-traded fund registered in the USA that tracks the performance of an index composed of US government bonds with a residual maturity of more than 20 years.



US4642874329

MSCI® North America Top ESG Select 4.5% Decrement EUR

The index includes stocks of U.S. and Canadian companies with mid to large-market capitalizations. For example, NVIDIA, HOME DEPOT, MICROSOFT, ADOBE, CISCO SYSTEMS and others are represented in the index.



GB00BMCQG893

As of January 12, 2024; Source: Bloomberg (TLT US, MXNATES4); Please note that past performance is no reliable indicator for future performance of this underlying.

My expected market trend

declining ↘ **sideways →** rising ↗

My investment horizon

< 3 years **3 to 5 years** > 5 years

Note

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

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 raiffeisenzertifikate.at/en/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" raiffeisenzertifikate.at/customer-information

Opportunities

- Return opportunity: Investors can already achieve a return if the price of both underlyings remain constant.
- Capital protection: At the end of the term, the investor obtains at least the capital protection amount.
- Flexibility: Tradability on the secondary market, no management fees

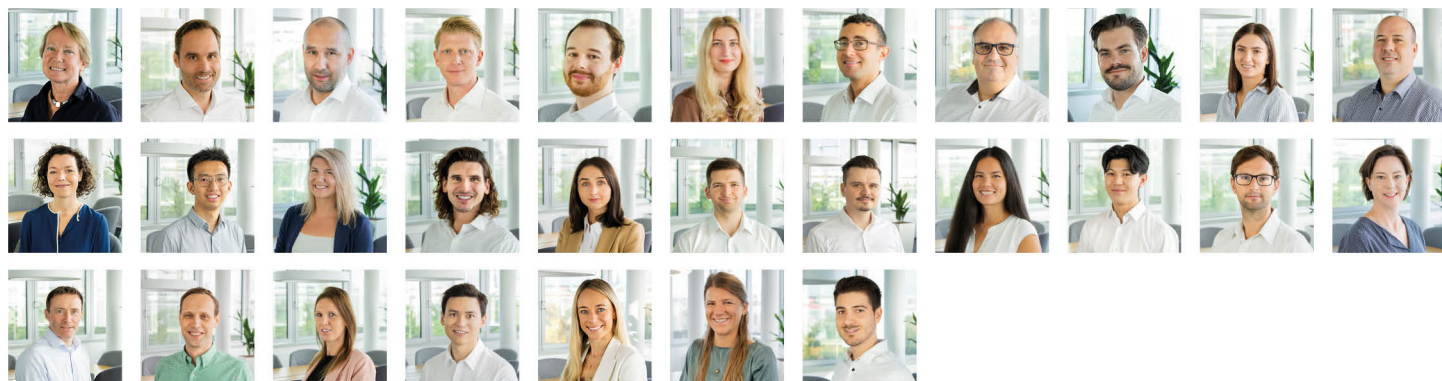
Risks

- Limited yield opportunity: The maximum redemption is limited by the maximum amount.
- Capital protection only at the end of the term: During the term the price of the certificate may drop below the capital protection level; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the 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.

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.

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