

# Expres Certifikat Amerika II

ISIN: AT0000A3BJY3 / WKN: RC1DM0  
INVESTMENT Product without Capital Protection  
New Level Express Certificate

CHG. 1D <b>-0.090 (-0.09%)</b>	BID <b>100.36%</b>	ASK <b>103.36%</b>	LAST UPDATE <b>Nov 26, 2024 17:38:01.222</b>
UNDERLYING PRICE (DELAYED) -	STARTING VALUE <b>100</b>	NEXT REDEMPTION LEVEL <b>100.00</b>	MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE <b>3.83%</b>

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at [info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at) or your personal consultant.

## KEY DATA

Underlying	Worst of Basket
Underlying price (delayed)	-
Underlying date/time	-
Starting value	CZK 100.00
Barrier	CZK 60.00
Distance to barrier	42.09%
Observation barrier	on the final valuation date
(early) redemption level	100.00 / 95.00 / 90.00 / 85.00 / 80.00
Distance to next termination level	3.48%
Max. yield until next observation date	1.59%
Max. yield p.a. until next observation date	3.83%
Underlying currency	CZK
Valuation dates	Apr 28, 2025 / Apr 28, 2026 / Apr 28, 2027 / Apr 26, 2028 / Apr 26, 2029
(early) redemption amount	105.00% / 110.00% / 115.00% / 120.00% / 125.00%
Maturity date	May 02, 2029
Final valuation date	Apr 26, 2029
Issue date	Apr 30, 2024
Tradeable unit/nominal value	CZK 1,000
Expected market trend	sideways, bullish
Listing	Stuttgart
Product currency	CZK
Underlying currency	CZK
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

## DESCRIPTION

The certificate has a pre-defined maximum term. Higher early redemption is made, in case, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying quotes below the termination level, the term extends to the next valuation date, with the subsequent termination level being reduced at the same time. At the end of the maximum term, the barrier serves as additional safety mechanism.

## PRICE DEVELOPMENT SINCE ISSUE DATE



Past performance is no reliable indicator of future results.

## UNDERLYING WORST OF BASKET - BASKET MEMBERS

### 1 to 2 from 2 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
MSCI North America Top ESG Select 4.5% Decrement Index GB00BMCQG893	EUR	3,132.4 0	1,879.4 4	3,580.71 (delayed)	0.09%	14.31%	Nov 26, 2024 6:25 pm
iShares 20+ Year Treasury Bond ETF US4642874329	USD	88.98	53.39	92.19 (delayed)	-0.58%	3.61%	Nov 26, 2024 6:25 pm

## CONTACT/INFORMATION

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### Disclaimer

#### Issuer Risk:

As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

#### Possibility of Bail-in:

The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

## What You Should Consider Before the Purchase of Express Certificates:

- **Market risk:** The value of the Express Certificate depends on the value of the underlying asset. Unfavourable developments of the underlying can therefore cause fluctuations in the value of the Express Certificate. This can lead to the loss of part of the invested capital or even to a total loss.
- **Barrier event:** If the barrier of the Express Certificate is touched or undercut on the last valuation date, the protection mechanism is suspended. In this case, the investor(s) is/are exposed to the market risk on a 1:1 basis and a substantial loss of capital is possible. Redemption at the end of the term is then usually 1:1 to the underlying performance, or in the case of Express Certificates on individual shares, in the form of physical delivery of shares. The market value of delivered shares will be below the nominal value of the certificate.
- **Price performance:** The price of the Express Certificate depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Express Certificate is sold before the end of the term, this can lead to the loss of part of the capital invested or even to a total loss.
- **Price performance:** The price of the Express Certificate depends on several influencing factors during the term and does not exclusively follow the performance of the underlying. Such influencing factors are, for example, volatility (intensity of value fluctuations), the interest rate level or the remaining term, as well as the credit rating of the issuer. If the Express Certificate is sold before maturity, this can lead to the loss of part of the capital invested or even a total loss.
- **Currency risk:** If the underlying asset is quoted in a different currency than the Express Certificate and the product does not provide for currency hedging, developments in the exchange rate during the term of the Express Certificate will also have an impact on the value of the certificate. This can additionally increase the loss from the Express Certificate due to the market risk.
- **Payouts of the underlying:** Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website [raiffeisencertificates.com/kundeninformation](https://raiffeisencertificates.com/kundeninformation) and [raiffeisencertificates.com/basag](https://raiffeisencertificates.com/basag)

# Express Certificate America II

- Underlyings: iShares 20+ Year Treasury Bond ETF & MSCI North America Top ESG Select 4.5% Decrement EUR Index
- Yield opportunity up to 25% (5% per annum)
- Barrier at 60% of the starting value, only active at the end of the term
- Term: 1 to 5 years (early redemption possible)
- Full market risk in case of barrier violation, issuer risk
- Further information on opportunities/risks on the following pages

The financial product described here is based on MSCI® index and BlackRock ETF

**Investment product** without capital protection  
Express Certificate



This certificate provides the opportunity for early redemption each year and enables investors to obtain a yield of 5% per year if the values of the underlyings quote on one of the annual valuation days at or above the annually declining termination level. In case one of the values quotes below the respective termination level, the term will be extended by another year – up to a maximum of 5 years. If the barrier is violated at the end of the term, the investor is entirely subject to market risk.

Issuer <sup>1</sup>	Raiffeisen Bank International AG
ISIN	AT0000A3BJY3
Issue price	100%
Nominal value	CZK 1,000
Subscr. period <sup>2</sup>	18.03. - 26.04.2024
Initial valuation date	29.04.2024
Issue value date	30.04.24

#### Annual valuation dates

28.04.2025; 28.04.2026; 28.04.2027;  
26.04.2028; 26.04.2029;

#### Early maturity dates

02.05.2025; 04.05.2026; 03.05.2027;  
02.05.2028; 02.05.2029

**Underlying** iShares 20+ Year Treasury Bond  
ETF & MSCI North America Top ESG Select  
4.5% Decrement EUR Index

**Starting value** Closing price of the  
underlying at the initial valuation date

**Final value** Closing price of the  
underlying at the final valuation date

**Barrier** 60% of the starting value

**Observation of the barrier** only at the  
final valuation date (closing price)

**Termination levels as % of starting value**  
1) 100%, 2) 95%, 3) 90%, 4) 85%,  
5) 80% of the starting value

#### Observation of the termination levels

at each annual valuation date (closing prices)

**Termination prices** 1) 105%, 2) 110%,  
3) 115%, 4) 120%, 5) 125%

of the nominal value, provided that the  
closing price of the underlyings quotes  
at or above the termination level at the  
annual valuation date, (early) redemption  
is effected according to the predefined  
termination price. Redemption is dependent  
on the solvency of RBI.

**Quotes** Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://www.raiffeisen.com/ir/ratings)

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

#### How the certificate works

On the initial valuation date, the starting values of the underlyings are determined and based on that the respective barrier and the termination levels are defined. On the respective annual valuation date, the price of the underlyings are compared with the respective termination level. If the prices of both underlyings are at or above the termination level, (early) redemption of the certificate is effected at the predefined termination price:

Annual valuation dates	Is the price of the underlyings greater/ equal to ...	Termination price (% of the nominal value)
2025	<div style="border: 1px solid black; border-radius: 10px; padding: 5px; display: inline-block;"> <math>\geq 100\%</math> of the starting value no ▼         </div>	yes ► 105 %
2026	<div style="border: 1px solid black; border-radius: 10px; padding: 5px; display: inline-block;"> <math>\geq 95\%</math> of the starting value no ▼         </div>	yes ► 110 %
2027	<div style="border: 1px solid black; border-radius: 10px; padding: 5px; display: inline-block;"> <math>\geq 90\%</math> of the starting value no ▼         </div>	yes ► 115 %
2028	<div style="border: 1px solid black; border-radius: 10px; padding: 5px; display: inline-block;"> <math>\geq 85\%</math> of the starting value no ▼         </div>	yes ► 120 %
2029	<div style="border: 1px solid black; border-radius: 10px; padding: 5px; display: inline-block;"> <math>\geq 80\%</math> of the starting value no ▼         </div>	yes ► 125 %
2029	<div style="border: 1px solid black; border-radius: 10px; padding: 5px; display: inline-block;"> <math>&gt; 60\%</math> of the starting value no ▼         </div>	yes ► 100 %

Redemption 1:1 according to the worst performing  
underlying: for example if the worst performing underlying  
drops to 50% of the starting value, redemption at 50%

If there has been no early redemption by the last year of the term and if the price of at least one underlying is also at or below the barrier on the final valuation date, redemption is effected 1:1 analogue to the performance of the worst performing underlying (percentage performance from the starting value to the closing price at the final valuation date).

**iShares 20+ Year Treasury Bond ETF**, an exchange-traded fund incorporated in the US that tracks the performance of an index composed of US Treasury bonds with remaining maturities greater than twenty years.

**MSCI® North America Top ESG Select 4.5% Decrement EUR Index**, which is composed of leading ESG stocks in North American markets such as NVIDIA, HOME DEPOT, MICROSOFT, ADOBE, CISCO SYSTEMS.

#### My expected market trend

declining ↘

sideways →

rising ↗

#### My investment horizon

< 3 years

3 to 5 years

> 5 years

#### Risk profile of the product

1

2

3

4

5

6

7

#### 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/](https://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](https://raiffeisenzertifikate.at/customer-information)

## Opportunities

- **Yield opportunity:** Opportunity to obtain 5% yield if both underlyings remain at the same level or increase in value.
- **Safety buffer:** Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the starting value.
- **Flexibility:** Tradability on secondary market, no management fees.
- **Without currency risk:** Expres Certificat Amerika is currency hedged, i.e. the development of the CZK/EUR exchange rate has no influence on the price of the certificate.

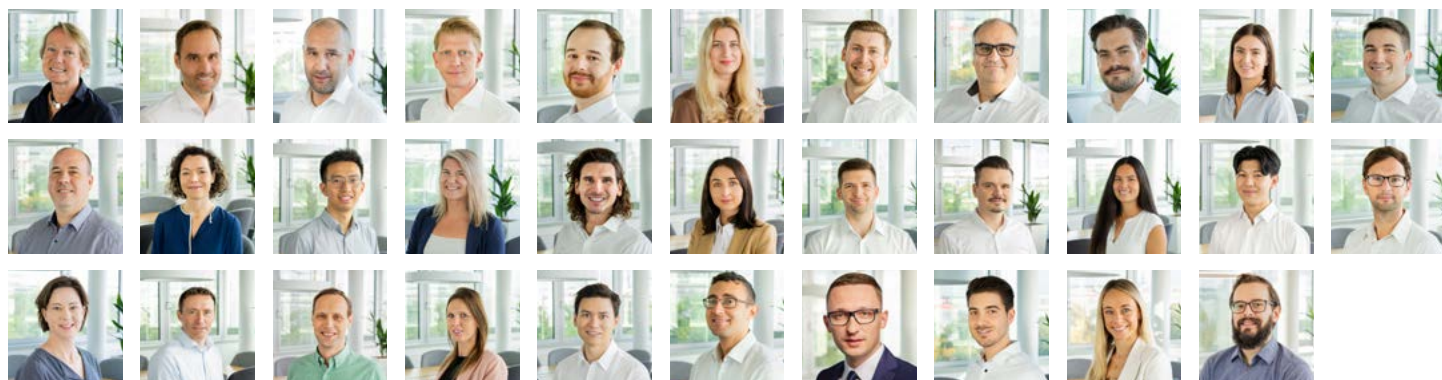
## Risks

- **Limited yield opportunity:** The maximum yield is limited to 5% per annum. If none of the underlyings quotes at or above the termination level at any of the valuation dates, no (early) redemption at the predefined termination price will be effected and investors will not obtain any yield.
- **Barrier violation:** If the barrier is violated at the final valuation date, so at least one of the underlyings quotes at or below 60%, redemption is effected 1:1 according to the performance of the worst performing underlying and investors are entirely subject to market risk, without any protective mechanism. Close to the barrier, disproportionate price movements of the certificate can also occur during the term.
- **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 fulfill 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, please contact your bank advisor, visit [raiffeisenzertifikate.at/en](https://raiffeisenzertifikate.at/en) or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or [info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at). Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

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the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

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