

Klimawandel Express 6



ISIN: AT0000A3CT80 / WKN: RC1EFT
 INVESTMENT Product without Capital Protection
 Express Certificate

CHG. 1D **+0.060 (+0.06%)** BID **104.82%** ASK **106.32%**

LAST UPDATE
Nov 26, 2024
13:37:51.714

UNDERLYING PRICE (DELAYED) **1,852.42 (-0.17%)** STARTING VALUE **1,656.48** NEXT REDEMPTION LEVEL **1,656.48** MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE **1.22%**

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 or your personal consultant.

KEY DATA

Underlying	MSCI World Climate Change Top ESG Select 4.5% Decrement Index
Underlying price (delayed)	EUR 1,852.42
Underlying date/time	Nov 26, 2024 13:26:40.000
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting value	EUR 1,656.48
Barrier	EUR 993.89
Distance to barrier	46.35%
Observation barrier	on the final valuation date
(early) redemption level	1,656.48 / 1,656.48 / 1,656.48 / 1,656.48 / 1,656.48
Distance to next termination level	10.58%
Max. yield until next observation date	0.64%
Max. yield p.a. until next observation date	1.22%
Underlying currency	EUR
Valuation dates	Jun 06, 2025 / Jun 08, 2026 / Jun 08, 2027 / Jun 08, 2028 / Jun 07, 2029
(early) redemption amount	107.00% / 114.00% / 121.00% / 128.00% / 135.00%
Maturity date	Jun 12, 2029
Final valuation date	Jun 07, 2029
Issue date	Jun 10, 2024
Tradeable unit/nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

The certificate **Climate Change Express 6** you have an annual yield opportunity of 7% as well as the option of early redemption. If the underlying is at or above the starting value on one of the annual valuation dates, (early) redemption is affected including interest of 7% per year of term. In the event of a barrier violation at the end of term, investors are exposed to market risk on a one-to-one basis This means in this case that a significant loss of capital is possible.

The index methodology (PDF) as well as further details on the index can be found on the website of the index provider MSCI by selecting the respective index in the dropdown menu. This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE



Past performance is no reliable indicator of future results.

CONTACT/INFORMATION

E: info@raiffeisencertificates.com
 T: +431 71707 5454
 W: www.raiffeisencertificates.com

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 and raiffeisencertificates.com/basag

Climate Change Express 6

Express Certificate

- Underlying: MSCI® World Climate Change Top ESG Select 4.5% Decrement Index
- 7% annual yield opportunity, 1-5 year term
- 60% barrier (only active at maturity), market risk if the barrier is violated

Please note the issuer risk.

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

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



With this certificate, you have an annual yield opportunity of 7% as well as the option of early redemption. If the underlying quotes at or above its starting value on one of the annual valuation dates, (early) redemption is affected, including interest of 7% per year of term. In the event of a barrier violation at the end of term, investors are exposed to market risk on a one-to-one basis. This means in this case that a significant loss of capital is possible.

How the certificate works

On the initial valuation date the starting value of the underlying is fixed and the barrier is determined. On the annual valuation date, the price of the underlying is compared to its starting value. If the underlying quotes at or above its starting value, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater than/ equal to the termination level?	Termination price
2025	100% of the starting value? no	yes ▶ 107% (EUR 1,070)
2026	100% of the starting value? no	yes ▶ 114% (EUR 1,140)
2027	100% of the starting value? no	yes ▶ 121% (EUR 1,210)
2028	100% of the starting value? no	yes ▶ 128% (EUR 1,280)
2029	100% of the starting value? no	yes ▶ 135% (EUR 1,350)
	Is the underlying's price above the barrier? no	yes ▶ 100% (EUR 1,000)

Redemption 1:1 according to the index performance

If there has been no early redemption by the last year of the term and the underlying price is also below the payout level on the final valuation date, the barrier is observed: If the underlying price is above the barrier, redemption is at 100% of the nominal amount. If the underlying price quotes at or below the barrier, redemption is affected at the maturity date in accordance with the performance of the underlying (percentage development from the starting value to the final value).

Details on the share delivery can be found on the following page.

During the term

- You can buy and sell the certificate on the secondary market at any time.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying assets, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and fluctuate sharply, especially if the underlying is close to the barrier.



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.

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3CT80
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ²	May 13 - Jun 6, 2024
Initial valuation date	Jun 7, 2024
Issue value date	Jun 10, 2024

Annual valuation dates	Jun 6, 2025; Jun 8, 2026; Jun 8, 2027; Jun 8, 2028; Jun 7, 2029
------------------------	--

Early maturity dates	Jun 11, 2025; Jun 11, 2026; Jun 11, 2027; Jun 13, 2028; Jun 12, 2029
----------------------	---

Underlying	MSCI® World Climate Change Top ESG Select 4.5% Decrement 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 starting value
---------	-----------------------

Barrier observation	Only on the last valuation date (closing price)
---------------------	---

Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100%, 5) 100% of starting value
--------------------	--

Observation of termination levels	on the annual valuation days (closing prices)
-----------------------------------	---

Termination prices	1) 107%, 2) 114%, 3) 121%, 4) 128%, 5) 135% of nominal value
--------------------	--

Maximum amount	135% of nominal value
----------------	-----------------------

Quotes	Vienna, Stuttgart
--------	-------------------

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

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

My expectation for the underlying

falling ↘	sideway →	rising ↗
-----------	-----------	----------

MSCI® World Climate Change Top ESG Select 4.5% Decrement Index

The investment universe is the MSCI World Index, which reflects the performance of over 1,600 shares from 23 industrialized countries. The MSCI® World Climate Change Top ESG Select 4.5% Decrement Index contains about 300 companies, which are selected calculated using the following 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.
- **Climate score:** The better a company is at minimizing its climate-related risks, the higher it will be weighted in the underlying value.
- **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
NVIDIA	IT
Intel	IT
ASML Holding	IT
Adobe	IT
American Express	Financials
Vestas Wind Systems	Industrials
Zurich Insurance Group	Financials
First Solar	Industrials
Munich RE	Financials
Shopify	IT

As of April 19, 2024; Source: Bloomberg (DE747460 Index); ISIN: GB00BPKC0Q67

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 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.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisencertificates.com/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" raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

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

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com



Legal/Risk Disclaimer

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Registration Document approved by the Luxembourg Financial Market Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) - both documents together form the Base Prospectus - together with any supplements and the respective Final Terms of the described financial filed with the FMA. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG (raiffeisenzertifikate.at/en) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Bank International AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings

if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at raiffeisenzertifikate.at/en/basag. A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be sub-

ject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), interest rates, solvency of the issuer or remaining term. If the Express Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

Austrian Ecolabel for sustainable financial products- The Austrian Ecolabel has been awarded by the Austrian Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology to the Climate Change Express 6 as shares/bonds/equity instruments/real estate or capital protection certificates financed with current/savings deposits or green bonds are selected pursuant to economic, ecological and social criteria. The Ecolabel ensures that these criteria and their implementation are certified by an independent authority to be suited to select shares/bonds/equity instruments, real estate, projects or capital protection certificates. Being awarded the Ecolabel does not imply an economic valuation and is no reliable indicator of the financial instrument's future results.

The MSCI indices are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Raiffeisen Bank International AG. The financial securities referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such financial securities. The Base Prospectus of Raiffeisen Bank International AG contains a more detailed description of the limited relationship MSCI has with Raiffeisen Bank International AG and any related financial securities. No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088.

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.