4,35 % Europa/USA Bonus&Sicherheit 4



ISIN: AT0000A3DYF7 / WKN: RC1E39 **INVESTMENT Product without Capital Protection** Bonus Certificate with Coupon

CHG. 1D -0.030 (-0.03%)	BID 100.45%	ASK 101.95%	LAST UPDATE Nov 26, 2024 12:40:45.713
UNDERLYING PRICE (INDICATIVE)	BARR. DIST. % 60.09%	INTEREST RATE ANNUALLY	MAX. YIELD P.A. 4.08%

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	Worst of Basket
Underlying price (indicative)	-
Underlying date/time	-
Barrier	EUR 39.00
Barrier reached	no
Observation barrier	continuously
Distance to barrier	60.09%
Bonus level	EUR 100.00
Bonus amount	100.00%
Сар	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	4.35%
Max. yield p.a.	4.08%
Accrued interest	Dirty (included in the price)
Maturity date	Aug 29, 2028
Final valuation date	Aug 24, 2028
Issue date	Aug 28, 2024
Tradeable unit/nominal value	EUR 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / Foreign Capital Gains Tax

DECCD	IDTION
DESUR	IPTION
DEDOIN	

The certificate 4.35% Europe/USA Bonus&Safety 4 offers you an annual fixed interest rate of 4.35%. 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.

Details on the EURO STOXX 50® Index as well as the current list of index members can be found on the website of the index provider STOXX Ltd. For details on the S&P 500® index visit towww.spglobal.com



Past performance is no reliable indicator of future results.

UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 2 from 2 results

1 0 2 110111 2 1								
NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
S&P 500 US78378X1072	USD	5,625.80	2,194.0 6	6,003.67 (indicative)	63.45%	0.25%	6.72%	Nov 26, 20 24 1:45 pm
EURO STOXX 50® EU0009658145	EUR	4,898.78	1,910.5 2	4,787.45 (indicative)	60.09%	0.05%	-2.27%	Nov 26, 20 24 1:45 pm

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F:

T:

W:

4,35 % Europa/USA Bonus&Sicherheit 4



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 Bonus Certificates:

- **Market risk**: The price of the Bonus Certificate is dependent on the underlying's performance. An unfavourable performance of the underlying may result in price fluctuations of the certificate during the term. This may result in a partial or even total loss of the invested capital.
- **Barrier event**: If the barrier of the Bonus Certificate is touched or undercut during the term, the protection mechanism is suspended. In this case, the investor is exposed to the market risk on a one-to-one basis and a substantial capital loss is possible. The redemption at the end of the term is then usually one-to-one with the underlying performance.
- **Price performance**: During the term, the certificate's price is not only dependent on the underlying's performance but on various influencing factors such as the underlying's volatility, interest rates, issuer's solvency or remaining term. Selling the Bonus Certificate prior to maturity may result in a partial or even total loss of the invested capital.
- **Yield limitation**: Depending on the product structure, a Bonus Certificate may have a maximum payout amount (e.g. cap/maximum amount or fixed interest amount).
- **Currency risk**: If the underlying quotes in a currency that is different and the product does not provide for currency hedging, changes in the exchange rate during the term of the Bonus Certificate will also affect the value of the certificate. This can additionally increase the loss from the Bonus 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



ZERTIFIKATE AWARD AUSTRIA

4.35% Europe/USA Bonus&Safety 4

Bonus Certificate

- Underlyings: EURO STOXX 50[®] Index and S&P 500[®] Index
- 4.35% fixed annual interest rate with a term of 4 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 4.35%. 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 barrier	
Underlying 1	Underlying 2	not violated violat	ted
+20%	+30%	100% (EUR 1,000) 100% (EUR 1,0	00)
+15%	+5%	100% (EUR 1,000) 100% (EUR 1,0	00)
+/-0%	+/-0%	100% (EUR 1,000) 100% (EUR 1,0	00)
-10%	+25%	100% (EUR 1,000) 90% (EUR 9	00)
+10%	-20%	100% (EUR 1,000) 80% (EUR 8	00)
-20%	-40%	100% (EUR 1,000) 60% (EUR 6	00)

* in comparison to the starting value

** based on the nominal value

ISIN		AT0000A3DYF7
Issue price		100%
Nominal value		EUR 1,000
Subscription pe		23 - Aug 26, 2024
Initial valuation		Aug 27, 2024
Issue value dat	e	Aug 28, 2024
Final valuation	date	Aug 24, 2028
Maturity date		Aug 29, 2028
Underlyings	EURO	STOXX 50 [®] Index
		S&P 500® Index
Calculation age	ent underly	/ing
EURO STOXX 50	®:	STOXX Ltd.
S&P 500®:	S&P Dow	Jones Indices LLC
Starting value	closing p	orice of the index
	at the initi	al valuation date
Final value	closing p	orice of the index
	at the fin	al valuation date
Barrier	39% of t	he starting value
Barrier observo	ation	continuously
		(every price)
Observation pe		
	-	24 - Aug 24, 2028
Fixed interest r		% of the nominal
		per year of term
Interest rate payout dates Aug 28, 2025		
Aug 28, 2026; Aug 28, 2027; Aug 27, 2028		
Listing Vienna, Stuttgart		

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

My expectations for the underlyings

falling ≥ sideway → r

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

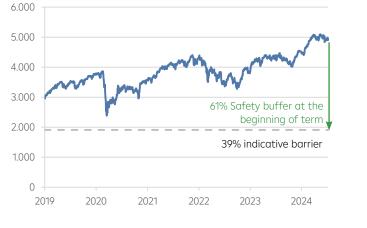
	Sector	
ASML	Technology	NL
LVMH	Luxury Goods	FR
SAP	IT	DE
TotalEnergies	Energy	FR
Siemens	Industrials	DE
L'Oreal	Consumption	FR
Sanofi	Pharmaceuticals	FR
Allianz	Financials	DE
Airbus SE	Industrials	FR
Iberdrola	Utilities	ES

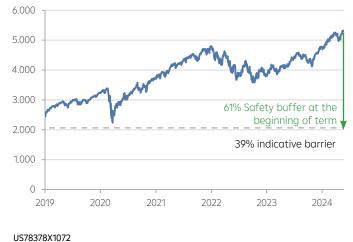
S&P 500®

500 largest (listed) companies in 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 July 9, 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 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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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 infor-

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The Bonus Certificate's price 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus 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. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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