

# Dividendenaktien Winner 114 %

## Capital Protection Certificate

ISIN: [AT0000A3EK61](#) / WKN: RC1E85

### Simply explained

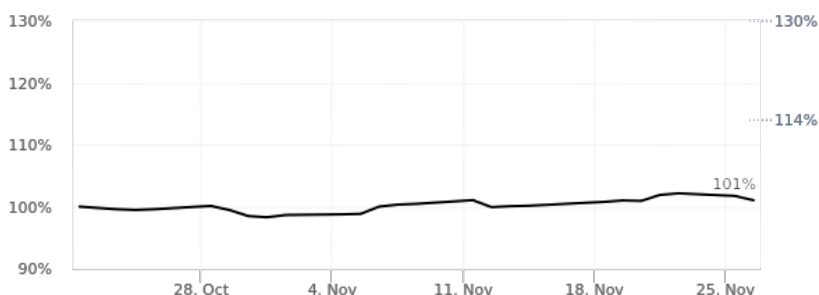
Repayment at the end of the term depending on the performance of the underlying asset.

**Min. 114% (capital protection) - Max. 130%**

### Price certificate (% of the starting value)



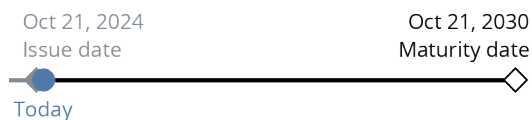
### Price underlying (% of the starting value)



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

<b>Buy (Ask)</b>	100.25%
<b>Sell (Bid)</b>	98.75%
<b>Underlying</b>	STOXX® Global Select Dividend 100 EUR Price Index
<b>Underlying ISIN</b>	<a href="#">US26063V1180</a>
<b>Starting price underlying</b>	EUR 3,070.99
<b>Underlying price (delayed)</b>	EUR 3,088.42 <b>100.6%</b> of the starting value

Last update: Nov 26, 2024, 8:00 pm



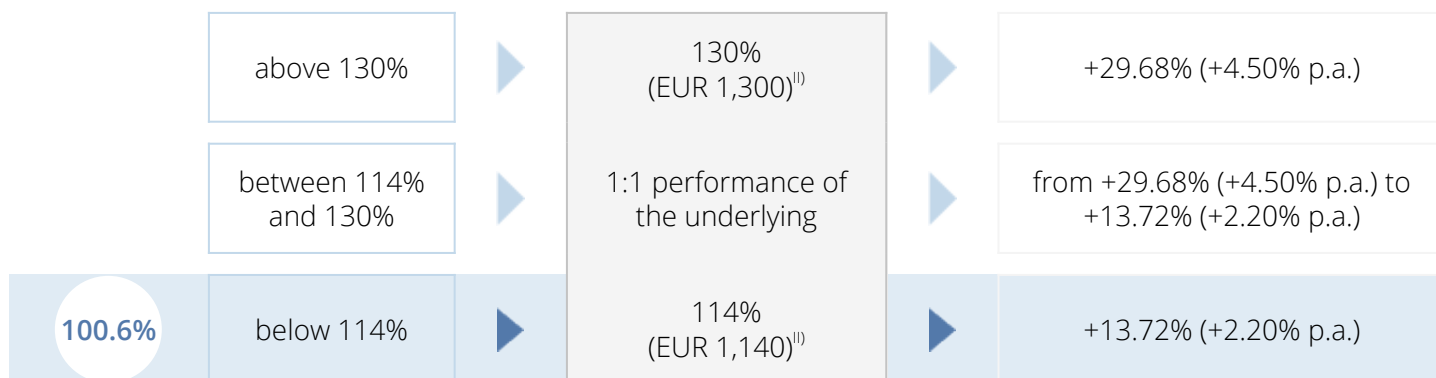
## Repayment at the end of the term

Currently the underlying quotes at<sup>i)</sup>...

...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 return<sup>iii)</sup>:



<sup>i)</sup> compared to the starting price

<sup>ii)</sup> assumption: investment amount EUR 1.000

<sup>iii)</sup> based on the current underlying price

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<b>Tradeable unit/ nominal value</b>	EUR 1,000
<b>Product currency</b>	EUR
<b>Underlying currency</b>	EUR
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Vienna, Stuttgart
<b>End of the term</b>	5Y 10M 25D

Last update: Nov 26, 2024, 8:00 pm

### The Underlying

The STOXX® Global Select Dividend 100 contains only equities that are included in the STOXX® Global 1800 Index (investment universe).

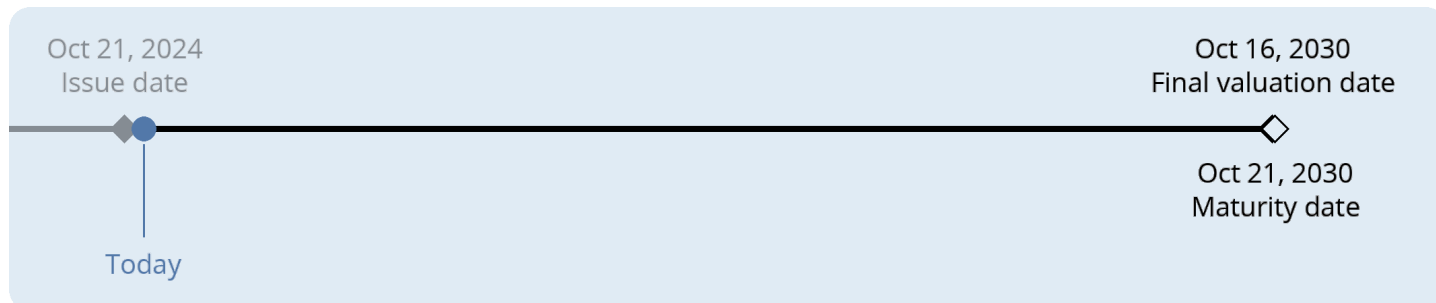
Further criteria for inclusion in the underlying are:

**Global:** 40 shares from North America, 30 from Europe, 30 from Asia/Australia

**Select Dividend:** Growth, regularity and amount of dividend payments as criteria for inclusion

**Price index:** Dividends paid out are not reinvested in the index, but are used by the issuer to define the payout profile.

## Information on the term



Please note:

- 114% 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 130% (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](https://www.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.

# Dividend Stocks Winner 114%

## Capital Protection Certificate

- Underlying: STOXX® Global Select Dividend 100 Index
- 100% participation in the rising underlying up to maximum +30%
- 114% capital protection after 6 years

Please note the issuer risk.

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

STOXX® is a registered trademark of STOXX Ltd.



ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2024



This certificate offers you a redemption of at least 114% at the end of term (capital protection). In addition, you have the chance of a higher redemption if the underlying rises strongly. The maximum redemption is 130%.

The underlying of the certificate is the STOXX® Global Select Dividend 100 Index. This comprises 100 high-dividend stocks worldwide. Selection and weighting are based on current and historical dividend payments.

### How the certificate works

At the initial valuation date the starting value of the underlying 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:

1. Redemption at 114% if the underlying has risen by less than 14%.
2. Redemption in line with the performance of the underlying if it has risen by 14% or more. The maximum redemption of the certificate is 130%.

The performance is defined as the percentage development of the underlying from the starting value to the closing price on the last valuation date.

### Example payout profile

Final value*	Redemption**
+50%	130% (EUR 1,300)
+25%	125% (EUR 1,250)
+20%	120% (EUR 1,200)
+10%	114% (EUR 1,140)
+5%	114% (EUR 1,140)
+/-0% (= starting value)	114% (EUR 1,140)
-30%	114% (EUR 1,140)

\* in comparison to the starting value

\*\* related to the nominal amount

ISIN	AT0000A3EK61
Issuer <sup>1</sup>	Raiffeisen Bank International AG
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>2</sup>	Sep 6 - Oct 17, 2024
Initial valuation date	Oct 18, 2024
Issue value date	Oct 21, 2024
Final valuation date	Oct 16, 2030
Maturity date	Oct 21, 2030
Underlying:	STOXX® Global Select Dividend 100 Price 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.	114% at the end of term
Participation factor	100%
Maximum amount	130% of the nominal value
Listing	Vienna, Stuttgart

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

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

My expectations for the underlying

falling ↘

sideway →

rising ↗



### The payout profile applies at the end of the term

- In any case, 114% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 130% (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.



### 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.

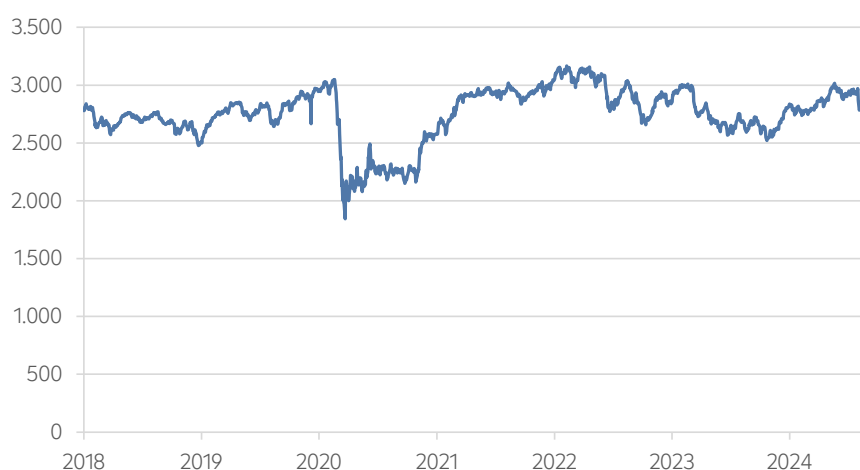
## STOXX® Global Select Dividend 100 Index

The investment universe is the STOXX® Global 1800 Index, der die größten 600 Unternehmen aus den Regionen Nordamerika, Europa und Asien/Australien enthält.

The STOXX® Global Select Dividend 100 Index is calculated using the following criteria:

- **Global:** 40 shares from North America, 30 shares from Europe and 30 shares from Asia/Australia are included.
- **Select Dividend:** Growth, regularity and amount of dividend payments are taken into account in order to select long-term high-dividend stocks. The 5 previous calendar years are decisive.
- **Price index:** Dividends paid out are not reinvested in the index, but are used by the issuer to present the payout profile.

## Development over the past 6 years



As of August 21, 2024; Source: Bloomberg (SDGP Index); ISIN: US26063V1180

Please note that the past performance is not a reliable indicator for the future performance.

## Well-known index members

	Sector	
AP Moller - Maersk	Industrials	DK
Rio Tinto	Materials	GB/AU
BMW	Consumer Discretionary	DE
Credit Agricole	Financials	FR
Mercedes-Benz	Consumer Discretionary	DE
ConocoPhillips	Energy	US
Orange	Communications	FR
Verizon	Communications	FR
Holcim	Materials	CH
IBM	IT	US

## 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](https://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](https://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](https://raiffeisencertificates.com) oder or contact your advisor.

You can reach your Raiffeisen Certificates team at:

- Certificate Hotline: +431 71707 5454
- [info@raiffeisencertificates.com](mailto:info@raiffeisencertificates.com)



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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/bail-in](https://raiffeisenzertifikate.at/en/bail-in). 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.

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The price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 114% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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