

Capital Protection Certificate

ISIN: [AT0000A3FML5](#) / WKN: RC1F0J

Buy (Ask)	100.67%
Sell (Bid)	97.67%
Underlying	MSCI World Top ESG Select 4.5% Decrement Index
Underlying ISIN	GB00BNR44V41
Starting price underlying	EUR 2,575.66
Underlying price (delayed)	EUR 2,703.33 105.0% of the starting value

Last update: Nov 26, 2024, 5:30 pm

Oct 31, 2024
Issue date

Oct 31, 2029
Maturity date

Today

Simply explained

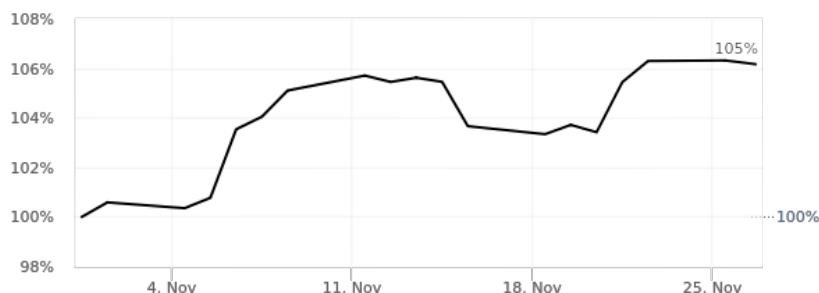
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (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.

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 returnⁱⁱ⁾:

105.0%	above 100%	▶	130% (CZK 1,300) ⁱⁱ⁾	▶	+29.13% (+5.32% p.a.)
	below 100%	▶	100% (CZK 1,000) ⁱⁱ⁾	▶	-0.67% (-0.14% p.a.)

ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount CZK 1.000

ⁱⁱⁱ⁾based on the current underlying price

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Tradeable unit/nominal value	CZK 1,000
Product currency	CZK
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Stuttgart
End of the term	4Y 11M 5D

Last update: Nov 26, 2024, 5:30 pm

The Underlying

The MSCI® World Top ESG Select 4.5% Decrement Index contains only equities that are included in the MSCI World Index (investment universe).

Exclusion criteria: Exclusion criteria are used to identify sustainable companies. These include the production of weapons, gambling or energy generation from nuclear power, oil or gas.

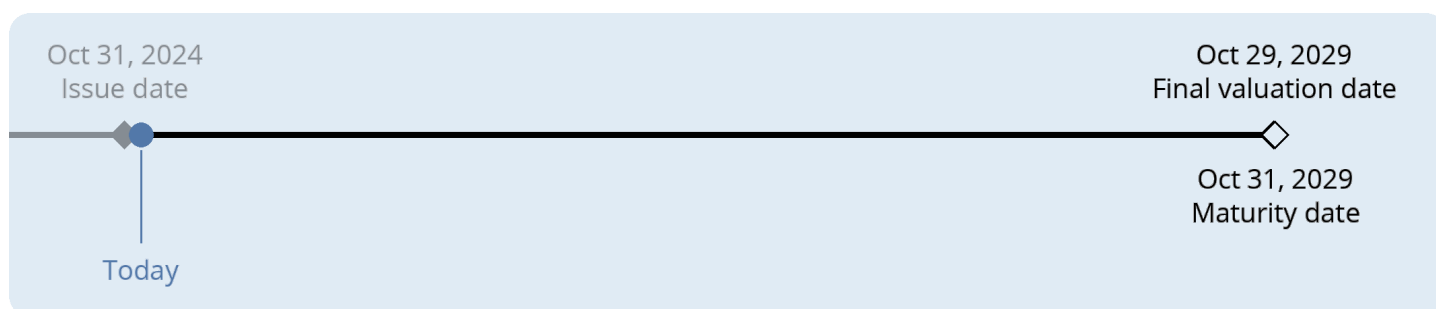
Best in class: Only shares of the top 50% companies with the highest sustainability rating (ESG) calculated by MSCI in the respective sector are taken into account.

Decrement: Reinvestment of net dividends, in exchange deduction of 5% p.a. from the index price (daily adjustment).

Sustainability

This certificate complies with the sustainability standard for Raiffeisen Certificates.

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 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 (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.

Twin Win Guarantee of Global Stocks

Capital Protected Certificate

- Underlying: MSCI® World Top ESG Select 4.5% Decrement EUR Index
- After a term of 5 years:
 - 1:1 participation in price gains of up to +30%
 - Conversion of losses of up to -30% into profit
 - Capital Protection 100%
- 69% barrier, market risk if the barrier is violated, currency risk

Please note the issuer risk.

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




ZERTIFIKATE
AWARD AUSTRIA
Best Issuer
2024



With this certificate, you participate in rising prices of the underlying up to a maximum of +30%. As long as the barrier is not violated, price losses of the underlying are converted into gains at maturity. If the barrier is violated, capital protection of 100% is affected with the possibility to participate in rising prices of the underlying up to a Cap.

How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. During the observation period the underlying price is compared with the its barrier.

The following options are possible at the end of the term:

1. Barrier not touched or undercut

If the underlying has risen, you participate 1:1 in the performance up to a maximum of +30%.

If the underlying has fallen, losses are converted 1:1 into profits.

2. Barrier touched or undercut at least once during the term

In this case, you participate 1:1 in the positive performance of underlying. The maximum redemption remains limited to 130% of the nominal value. In case of negative performance capital protection of 100% is affected.

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	
	not violated	violated
+40%	130% (CZK 1.300)	130% (CZK 1.300)
+20%	120% (CZK 1.200)	120% (CZK 1.200)
+10%	110% (CZK 1.100)	110% (CZK 1.100)
+/-0%	100% (CZK 1.000)	100% (CZK 1.000)
-10%	110% (CZK 1.100)	100% (CZK 1.000)
-30%	130% (CZK 1.300)	100% (CZK 1.000)
-50%	→	100% (CZK 1.000)

* in comparison to the starting value

** based on the nominal value

Issuer ¹	Raiffeisen Bank International AG
ISIN	AT0000A3FML5
Issue price	100 %
Nominal value	CZK 1.000
Subscription period ²	Sep 20 - Oct 29, 2024
Initial valuation date	Oct 30, 2024
Issue value date	Oct 31, 2024
Final valuation date	Oct 29, 2029
Maturity date	Oct 31, 2029
Underlying	MSCI® World Top ESG Select 4.5% Decrement 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
Cap	130% of the starting value
Barrier	69% of the starting value
Barrier observation	continuously (every price)
Observation period	Oct 31, 2024 - Oct 29, 2029
Listing	Vienna, Stuttgart

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

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

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 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.

MSCI® World Top ESG Select 4.5% Decrement Index

The MSCI® World Top ESG Select 4.5 % Decrement Index contains only equities that are included in the parent index MSCI® World (investment universe). The composition of the index is based on a careful selection of around 400 companies from 23 industrialised countries that meet certain 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.
- **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	US
Microsoft	IT	US
Home Depot	Cons. Discretionary	US
ASML Holding	IT	NL
Novo Nordisk	Health Care	DK
Adobe	IT	US
Cisco Systems	IT	US
Salesforce.com	IT	US
Advanced Micro Dev.	IT	US
Danaher Corp.	Health Care	US

As of September 4, 2024; Source: Bloomberg (MXWOTES4); ISIN: GB00BNR44V41

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 with this certificate 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

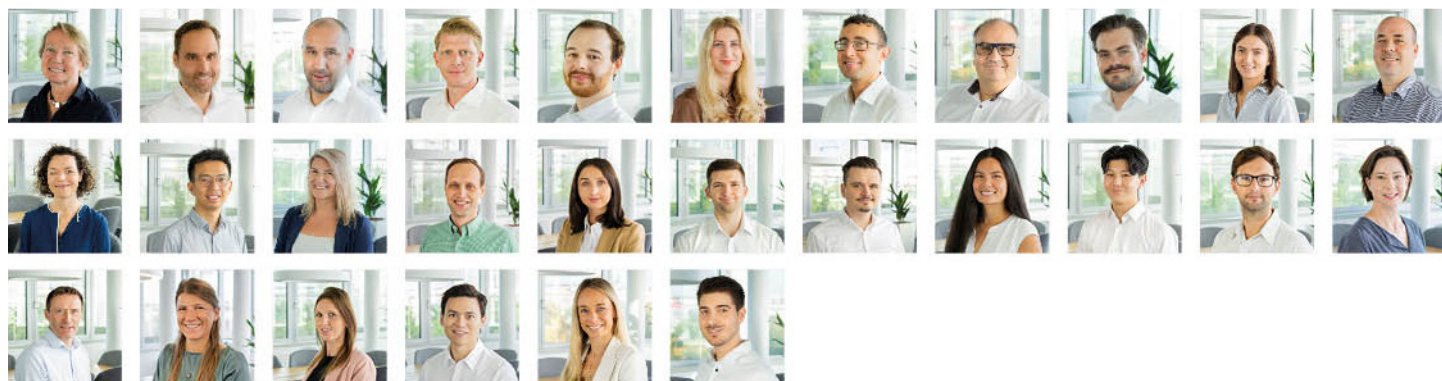
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For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisencertificates.com/securities-prospectus (we recommend reading the prospectus before making an investment 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 or contact your advisor.

You can reach your Raiffeisen Certificates team at:

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



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