

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

You are about to purchase a product that is not simple and may be difficult to understand.

Product

Product name	Turbo Long Certificate on BRD Groupe Societe Generale SA
Product identifiers	ISIN: AT0000A32R04 Series number: 45464 German Wertpapierkennnummer: RC08S7
Manufacturer of the Product	Raiffeisen Bank International AG (Issuer)/ www.raiffeisencertificates.com/ call +43 1 71707 5454 for more information
Competent Authority	Financial Market Authority (FMA), Austria
Date and time of production	30 December 2024 13:00 Vienna local time

1. What is this product?

Type This product is issued under Austrian law and entitles the respective holder to receive any amount due from us as the Issuer (bearer form).

Term The product does not have a fixed term, subject to exercise by the investor or termination by the issuer.

Objectives

(Terms that appear in **bold** in this section are described in more detail in the table(s) below.)

The product is designed to provide a return in the form of a cash payment following exercise by you or termination by us that will depend on the performance of the **underlying**. The product has no fixed term. The product may terminate at any time as described below. If, upon termination of the product, the **underlying** has fallen to or below the **barrier price**, the product will return less than your initial investment or even zero.

Leverage: The product offers leveraged exposure to the performance of the **underlying**. This means that the payment you receive following exercise by you or termination by us increases on a magnified basis as the performance of the **underlying** increases, but you also bear a greater loss if the **underlying** falls.

Automatic early termination: If the price of the **underlying** at any time during the term of the product is at or below the **barrier price**, the product will terminate immediately and you will receive a cash amount equal to (A) (1) a price for the **underlying** based on the levels at which we are able to unwind our hedging positions immediately following any such event minus (2) the **strike price**, multiplied by (B) the **multiplier**, subject to a minimum of RON 0.00.

Exercise by you or termination by us: You may exercise the product on certain dates and subject to the notice periods set out in the product terms (see "7. Other Relevant Information" below for more information on where you can obtain the product terms). We may also terminate the product on certain dates and subject to the notice periods set out in the product terms. The exercise or termination, as the case may be, will be effective after the period of time indicated in the product terms.

If the product has not automatically terminated early, you will in both cases on the **settlement date** receive a cash amount equal to (1) (A) the **reference price** on the **valuation date** minus (B) the **strike price** on such date multiplied by (2) the **multiplier**, subject to a minimum of RON 0.00.

Following the issuance of the product, the **strike price** and the **barrier price** will be adjusted for current market conditions to account for any applicable dividends in respect of the **underlying** and a margin. Updated information on the levels of such components and how they are calculated will be available from the issuer and will be published on www.raiffeisenzertifikate.at.

Under the product terms, certain dates specified below will be adjusted if the respective date is either not a business day or not a trading day (as applicable). Any adjustments may affect the return, if any, you receive.

The product terms also provide that if certain exceptional events occur (1) adjustments may be made to the product and/or (2) the issuer may terminate the product early. These events are specified in the product terms and principally relate to the **underlying**, the product and the issuer. The return (if any) you receive on such early termination is likely to be different from the scenarios described above and may be less than the amount you invested.

You do not have any entitlement to a dividend from the **underlying** and you have no right to any further entitlement resulting from the **underlying** (e.g., voting rights).

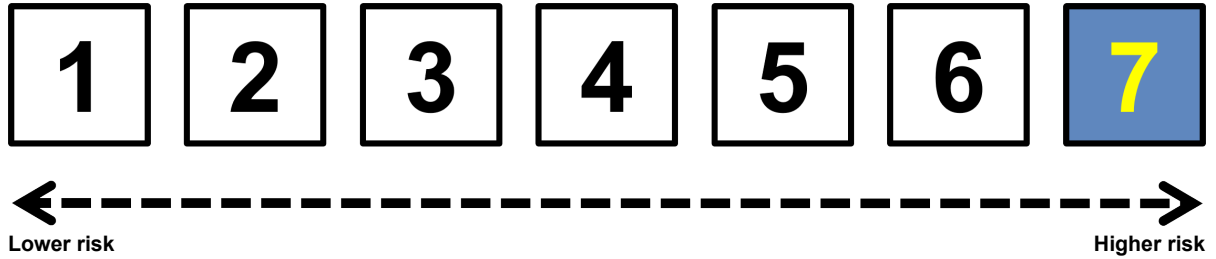
Exercise dates	15 January, 15 April, 15 July and 15 October	Strike price	As of 30 December 2024: RON 9.5709025
Underlying	Ordinary shares of BRD Groupe Societe Generale SA (ISIN: ROBRDBACNOR2; Bloomberg: BRD RO Equity; RIC: ROBRD.BX)	Barrier price	As of 30 December 2024: RON 10.5279927
Underlying market	Equity	Reference price	The closing price of the underlying as per the reference source
Multiplier	1.00	Reference source	Bucharest Stock Exchange
Product currency	Romanian Leu (RON)	Valuation date	(1) if no automatic early termination has occurred, the trading day on which your exercise becomes effective or our termination notice effective, whichever is earlier, or (2) if an automatic early termination has occurred, the day on which we have unwound our hedging positions
Underlying currency	RON	Settlement date / term	The 2nd business day following the valuation date

Intended retail client

The product is intended for private clients, professional clients and qualified counterparties who pursue the objective of over proportionate participation in price changes or hedging and have a short-term investment horizon. This product is for customers with substantial knowledge and/or experience with financial products. The investor can bear losses up to the entire amount of the invested capital and is willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

2. What are the risks and what could I get in return?

Risk indicator



The risk indicator assumes you keep the product for 1 day. The actual risk can vary significantly if you cash in at an early or a later stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions are very unlikely to impact our capacity to pay you.

To the extent the currency of the country in which you purchase this product or your account currency differs from the product currency, please be aware of currency risk. You will receive payments in a different currency so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

For detailed information about all risks relating to the product please refer to the risk sections of the prospectus and any supplements thereto as specified in the section "7. Other relevant information" below.

Performance scenarios

The recommended holding period for this product ends at the next scheduled investment valuation date. If the product is not terminated then, you need to carefully consider the adjusted product terms and decide to either (1) stay invested or (2) divest by exercising or selling the product.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:	1 day	
Example investment:	RON 45,000	
Scenarios	<i>If you exit after 1 day (Recommended holding period)</i>	
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs Percentage return (not annualised)	RON 33,723 -25.06%
Unfavourable	What you might get back after costs Percentage return (not annualised)	RON 42,738 -5.03%
Moderate	What you might get back after costs Percentage return (not annualised)	RON 44,242 -1.68%
Favourable	What you might get back after costs Percentage return (not annualised)	RON 45,911 2.02%

The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the past performance of the **underlying** over a period of up to 5 years. The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

3. What happens if Raiffeisen Bank International AG is unable to pay out?

The product is not covered by any statutory or other deposit protection scheme. You may suffer a total loss of your investment if Raiffeisen Bank International AG is unable to make the payments due under the product. This may occur if Raiffeisen Bank International AG becomes insolvent or is affected by resolution measures taken by the competent authority before an insolvency. These measures (referred to as "bail-in") include the partial or full write-down of the notional amount or the conversion of the product into shares of Raiffeisen Bank International AG.

4. What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- You would get back the amount that you invested (0% return).
- RON 45,000 is invested

	<i>If you exit after 1 day</i>
Total costs	RON 1,324
Cost impact*	3.03%

*This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

	One-off costs upon entry or exit	If you exit after 1 day
Entry costs	2.94% of the amount you pay when entering this investment. These costs are already included in the price you pay.	RON 1,324
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	RON 0

5. How long should I hold it and can I take money out early?

Recommended holding period: 1 day

Sudden changes in the value of the product can occur frequently, accordingly the recommended holding period is 1 day or less. The value of the product should be monitored constantly.

The product reacts due to its leverage to small price movements of the underlying leading to potential profits or losses within unpredictable timeframes.

The product does not guarantee the possibility to disinvest other than by selling the product through the exchange. Save as otherwise disclosed in exit costs (see section "4. What are the costs?" above), no fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable.

In addition to selling the product through the exchange if the product is listed or off-exchange you may exercise the product on specific dates by the giving of an exercise notice to the manufacturer. If applicable, details regarding the delivery of an exercise notice and the amount you will receive on such early exercise are described in more detail under "1. What is this product?" above.

Exchange listing	Spot Regulated Market - BVB	Price quotation	Units
Smallest tradable unit	1 unit		

In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the product can be temporarily hindered and/or suspended and may not be possible at all.

6. How can I complain?

Complaints about the product or the conduct of the product manufacturer should be addressed in writing to Raiffeisen Bank International AG, Beschwerdestelle (716B) AG, Am Stadtpark 9, 1030 Wien or may be sent by email to complaints@raiffeisencertificates.com. Further information regarding complaints can be found on <https://www.raiffeisenzertifikate.at/en/contact/complaints/>. Complaints about any person advising on or selling the product should be addressed to the respective bank or product distributor.

7. Other relevant information

The final terms setting out the terms and conditions of the product and the prospectus including any supplements thereto on the basis of which the product is issued have to be published on the website of the issuer www.raiffeisencertificates.com. In order to obtain additional detailed information on the structure of the product and the risks associated with an investment in the product you should carefully read these documents.

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for an individual consultation with your bank or your advisor.

This Key Information Document is for submission in Austria.