

# 4% Europe/USA Bonus&Safety

## **Bonus Certificate**

- Underlyings: EURO STOXX 50® Index and S&P 500® Index
- 4% 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%. 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 Vo	ılue*	Redemption** if barrier	
Underlying 1	Underlying 2	not violated violated	
+20%	+30%	100% (EUR 1,000) 100% (EUR 1,000)	
+15%	+5%	100% (EUR 1,000) 100% (EUR 1,000)	
+/-0%	+/-0%	100% (EUR 1,000) 100% (EUR 1,000)	
-10%	+25%	100% (EUR 1,000) 90% (EUR 900)	
+10%	-20%	100% (EUR 1,000) 80% (EUR 800)	
-20%	-40%	100% (EUR 1,000) 60% (EUR 600)	_

<sup>\*</sup> in comparison to the starting value

Issuer1	Raiffeisen	Bank International AG
ISIN		AT0000A3GB52
Issue price		100%
Nominal vo	alue	EUR 1,000
Subscriptio	n period²	Nov 19 - Dec 16, 2024
Initial valu	ation date	Dec 17, 2024
Issue value	date	Dec 18, 2024
Final valua	tion date	Dec 13, 2028
Maturity d	ate	Dec 18, 2028
Underlying	S	EURO STOXX 50® Index
		S&P 500® Index
Calculation	n agent un	derlying
EURO STOX	X 50®:	STOXX Ltd.
S&P 500®:	S&P I	Dow Jones Indices LLC
Starting vo	alue clo	sing price of the index
	at the	e initial valuation date

closing price of the index

continuously

(every price)

at the final valuation date 39% of the starting value

Observation	period
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Barrier observation

Final value

**Barrier** 

Dec	18, 2024	1 - Dec 13, 2028
Fixed interest rate	4%	of the nominal
	value p	er year of term
Interest rate payout dates Dec 18, 202		Dec 18, 2025;
Dec 18, 2026; Dec 18, 2027; Dec 17, 2028		
Listing	Vie	enna, Stuttgart

<sup>1...</sup> Rating: rbinternational.com/ir/ratings

My expectations for the underlyings





#### 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.

<sup>\*\*</sup> based on the nominal value

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

#### **EURO STOXX 50®**

50 largest (listed) companies in the Euro area

#### S&P 500®

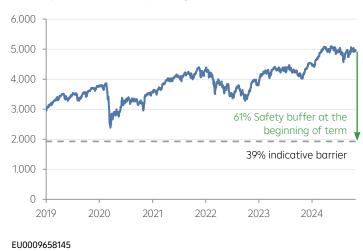
500 largest (listed) companies in US America

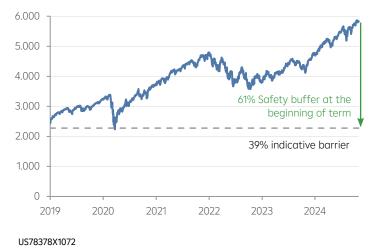
#### Well-known index members

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

	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





As of October 29, 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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