

# Europa Inflations Bonus&Sicherheit 31



ISIN: AT0000A38NG5 / WKN: RC1B0Q  
 INVESTMENT Product without Capital Protection  
 Bonus Certificate with Coupon

CHG. 1D  
**-0.150 (-0.15%)**

BID  
**102.47%**

ASK  
**103.97%**

LAST UPDATE  
**Nov 26, 2024  
 14:29:00.185**

UNDERLYING PRICE (INDICATIVE)  
**4,788.95 (+0.08%)**

BARR. DIST. %  
**53.11%**

INTEREST RATE ANNUALLY  
 -

BONUS YIELD P.A.  
 -

## KEY DATA

|                               |  |
|-------------------------------|--|
| Underlying                    | EURO STOXX 50®                                   |
| Underlying price (indicative) | EUR 4,788.95                                     |
| Underlying date/time          | Nov 26, 2024 14:29:11.000                        |
| Starting value                | EUR 4,582.26                                     |
| Barrier                       | EUR 2,245.31                                     |
| Barrier reached               | no   |
| Observation barrier           | Closing Price                                    |
| Distance to barrier           | 53.11%   |
| Bonus level                   | EUR 4,582.26                                     |
| Bonus amount                  | 100.00%  |
| Cap                           | EUR 4,582.26                                     |
| Maximum amount                | 100.00%  |
| Fixed interest rate annually  | -  |
| Max. yield p.a.               | -  |
| Accrued interest              | Dirty (included in the price)                    |
| Maturity date                 | Jan 26, 2027                                     |
| Final valuation date          | Jan 21, 2027                                     |
| Issue date                    | Jan 26, 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 / no Foreign Capital Gains Tax |

## DESCRIPTION

The certificate **Europe Inflation Bonus&Safety 31** offers you an annual interest rate based on the inflation rate plus a premium of 2%. Redemption at the end of the term is 100%, provided the underlying always quoted above the barrier of 49% during the term. If the barrier is violated, you are exposed to the market risk on a one-to-one basis and a significant loss of capital is possible.

Details on the index can be found on the website of the index provider STOXX

## PRICE DEVELOPMENT SINCE ISSUE DATE



Past performance is no reliable indicator of future results.

## CONTACT/INFORMATION

E: [info@raiffeisencertificates.com](mailto:info@raiffeisencertificates.com)  
 T: +431 71707 5454  
 W: [www.raiffeisencertificates.com](http://www.raiffeisencertificates.com)

## 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](https://raiffeisencertificates.com/kundeninformation) and [raiffeisencertificates.com/basag](https://raiffeisencertificates.com/basag)

## Europa Inflations Bonus&Sicherheit 31



For further information, please visit [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) or contact your advisor.

You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

[info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at)



This advertisement serves exclusively as non-binding information, for whose correctness, topicality and completeness no guarantee is assumed by the creator. The information contained herein does not constitute an offer and is neither recommendations nor financial analyses. They are not a substitute for investor and investment-oriented advice on buying and selling the financial instrument.

The base prospectus (and any supplements) of the financial instrument, as well as the respective basic information sheet (KID), can be downloaded from the website of Raiffeisen Bank International AG (RBI) [raiffeisenzertifikate.at/en/securities-prospectus/](https://raiffeisenzertifikate.at/en/securities-prospectus/). The approval of the base prospectus does not constitute an endorsement of this financial instrument by the competent authorities (CSSF, FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to

change.

The EURO STOXX 50<sup>®</sup> as well as pertinent registered trademark(s) are the intellectual property of STOXX Ltd. For Europa Inflations Bonus&Sicherheit 31 STOXX Ltd. do not give any warranty and exclude any liability whatsoever.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Raiffeisen Bank International AG is registered in the Commercial Register of the Commercial Court of Vienna under FN 117507f, Am Stadtpark 9, 1030 Vienna/Austria.  
Media owner/producer: Raiffeisen Bank International AG  
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria