

ISIN: AT0000A3FFZ9 / WKN: RC1FWZ
 INVESTMENT Product without Capital Protection
 Bonus Certificate with Cap

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|--|--------------------------|-----------------------------|---|
| CHG. 1D +0.450 (+0.95%) | BID EUR 47.850 | ASK - | LAST UPDATE Jan 15, 2025 12:04:16.939 |
| UNDERLYING PRICE (INDICATIVE) 50.15 (+1.21%) | BARR. DIST. % - | INTEREST RATE ANNUALLY - | BONUS YIELD P.A. - |

KEY DATA

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|-------------------------------|--|
| Underlying | Andritz AG |
| Underlying price (indicative) | EUR 50.15 |
| Underlying date/time | Jan 15, 2025 12:04:16.000 |
| Sustainability preference | Consideration of Principal Adverse Impacts (PAI) |
| Starting value | EUR 62.00 |
| Barrier | - |
| Barrier reached | yes (Barrier: EUR 49.20) |
| Observation barrier | continuously |
| Distance to barrier | - |
| Bonus level | EUR 72.00 |
| Bonus amount | - |
| Cap | EUR 72.00 |
| Maximum amount | - |
| Bonus yield p.a. | - |
| Bonus yield remaining term | - |
| Agio | 8.43% |
| Agio p.a. in % | 7.06% |
| Maturity date | Mar 25, 2026 |
| Final valuation date | Mar 20, 2026 |
| Issue date | Sep 19, 2024 |
| Tradeable unit/nominal value | 1 unit |
| Multiplier | 1 |
| 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

If, during the term, the underlying always quotes above the barrier, at least the bonus amount is paid out at the maturity date. The cap represents the maximum amount.

In case, during the term, the barrier is touched or undercut, the bonus mechanism is suspended. At the maturity date the certificate is redeemed analogue to the performance of the underlying. Even if the bonus mechanism is suspended, the maximum amount remains limited and investors do not participate in price increases beyond the cap.

This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

PRICE DEVELOPMENT SINCE ISSUE DATE

Past performance is no reliable indicator of future results.

CONTACT/INFORMATION

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|----|---------------------------------|
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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.

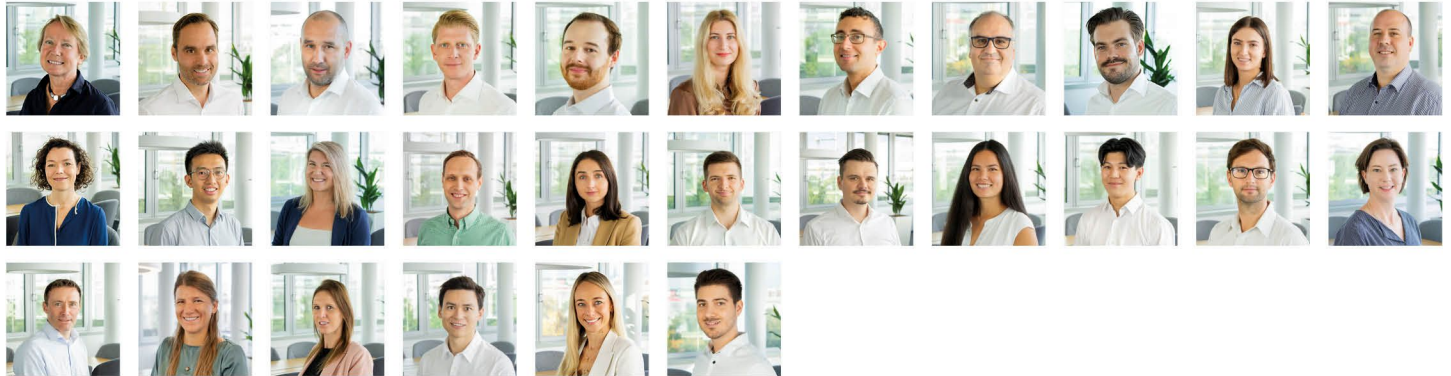
Bonus Certificates

What You Should Consider Before the Purchase:

- **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 and raiffeisencertificates.com/basag

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Media owner/producer: Raiffeisen Bank International AG
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria