

## Capital Protection Certificate

ISIN: [AT0000A36BU5](#) / WKN: RC1AWT

### Simply explained

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

**Min. 100% (capital protection) - Max. 112%**

### Price certificate (% of the starting value)



### Prices underlyings (% of the starting value)



MSCI Europe Top ESG Select 4.5% Decrement Index

MSCI North America Top ESG Select 4.5% Decrement Index

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

**Buy (Ask)** 105.94%

**Sell (Bid)** 102.94%

MSCI Europe Top

ESG Select 4.5%

Decrement Index

#### Underlying

MSCI North

America Top ESG

Select 4.5%

Decrement Index

**Underlying ISIN** [RCB000048459](#)

#### Starting price underlying

MSCI Europe Top ESG Select 4.5% Decrement Index  
EUR 1,843.97

MSCI North America Top ESG Select 4.5% Decrement Index  
EUR 2,791.43

#### Underlying price (delayed)

MSCI Europe Top ESG Select 4.5% Decrement Index  
EUR 1,966.66  
**106.7% of the starting value**

MSCI North America Top ESG Select 4.5% Decrement Index  
EUR 3,584.19  
**128.4% of the starting value**

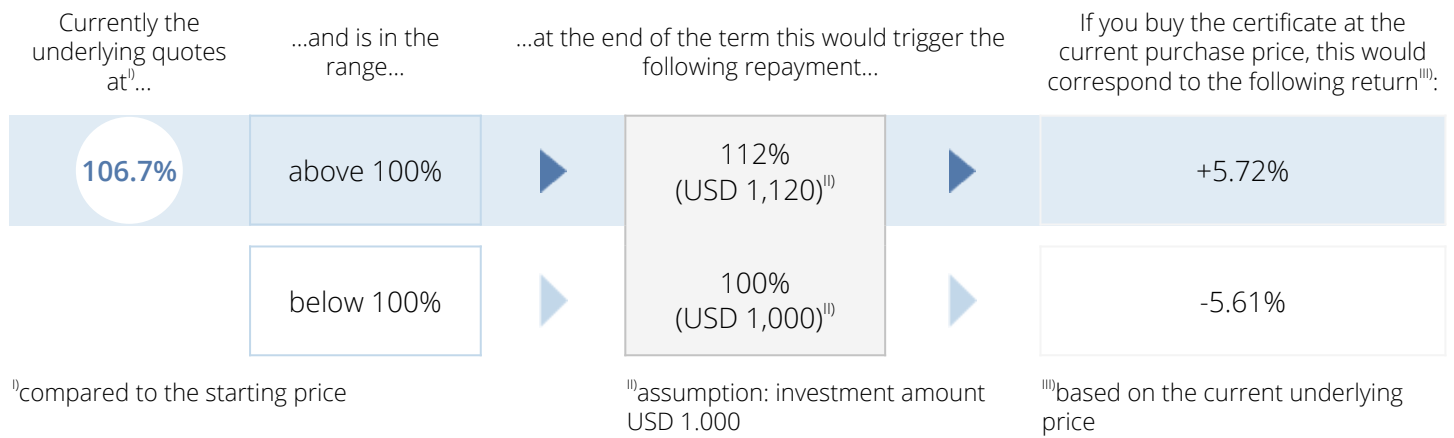
Last update: Nov 26, 2024, 8:00 pm

Aug 31, 2023  
Issue date

Sep 02, 2025  
Maturity date

Today

## Repayment at the end of the term



## Capital Protection Certificate

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<b>Tradeable unit/nominal value</b>	USD 1,000
<b>Product currency</b>	USD
<b>Underlying currency</b>	USD
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Stuttgart
<b>End of the term</b>	9M 6D

Last update: Nov 26, 2024, 8:00 pm

### The Underlying

The MSCI® Europe Top ESG Select 4.5% Decrement Index contains only equities that are included in the MSCI Europe 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.

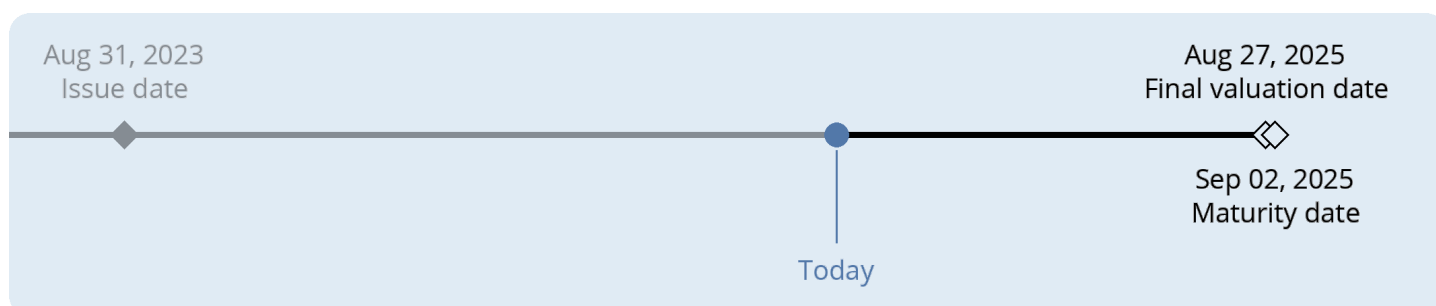
**Best in class:** Only shares of the top 50% companies with the highest sustainability rating (ESG) calculated by MSCI in the respective sector are taken into account.

**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 112% (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](https://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.

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

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Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at [raiffeisenzertifikate.at/en/basag](https://raiffeisenzertifikate.at/en/basag). A total loss of the invested capital is possible.

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 price of the Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital

Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 100% of the nominal value applies solely at the end of the term. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), interest rates, solvency of the issuer or remaining term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

If the underlying is not quoted in the same currency as the product and if the certificate is not currency hedged, the foreign exchange rate influences the Certificate's price during the term (currency risk).

Please note the legal information regarding MSCI indices at the end of the following product brochure:

<https://www.raiffeisenzertifikate.at/en//file/pf/?ISIN=AT0000A36BU5>

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