

Premium protiinflačný zaistený certifikát



Capital Protection Certificate

ISIN: [ATSK028PREM5](#) / WKN: RC1BYD

Simply explained

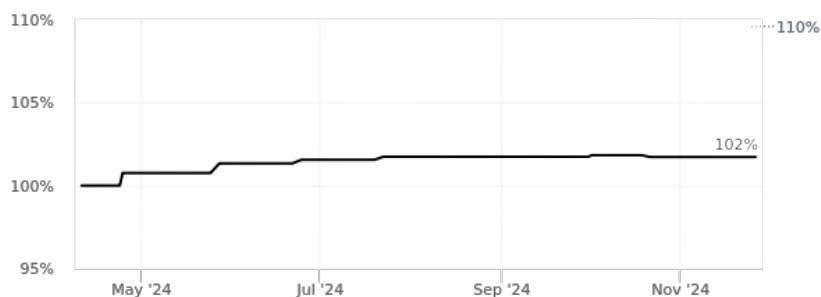
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) + 9.6%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



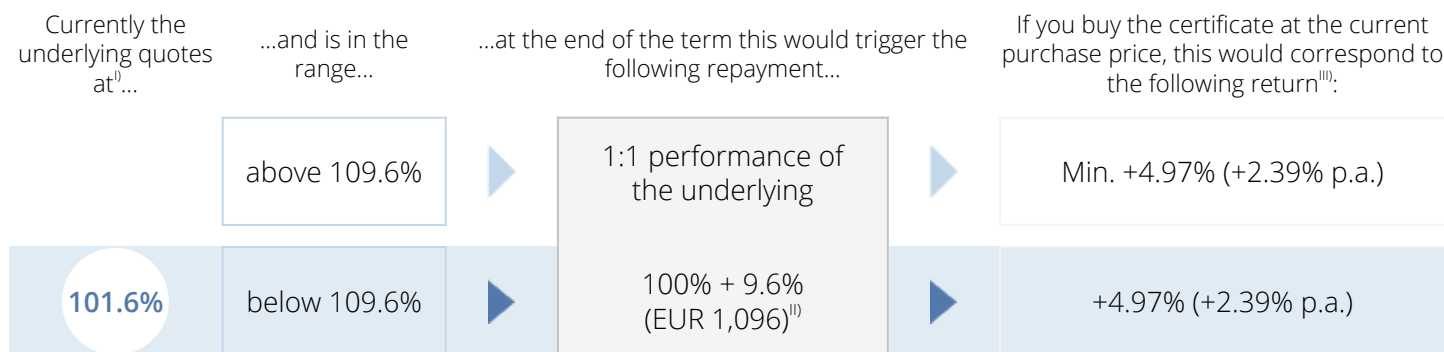
Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Buy (Ask)	104.41%
Sell (Bid)	102.41%
Underlying	HICP (2015=100) monthly data - Overall index excl. tobacco EA
Underlying ISIN	RCB000048764
Starting price underlying	EUR 124.06
Underlying price (delayed)	EUR 126.05 101.6% of the starting value

Last update: Nov 26, 2024, 2:20 pm



Repayment at the end of the term



¹⁾compared to the starting price

¹⁾⁾assumption: investment amount EUR 1.000

¹⁾⁾based on the current underlying price

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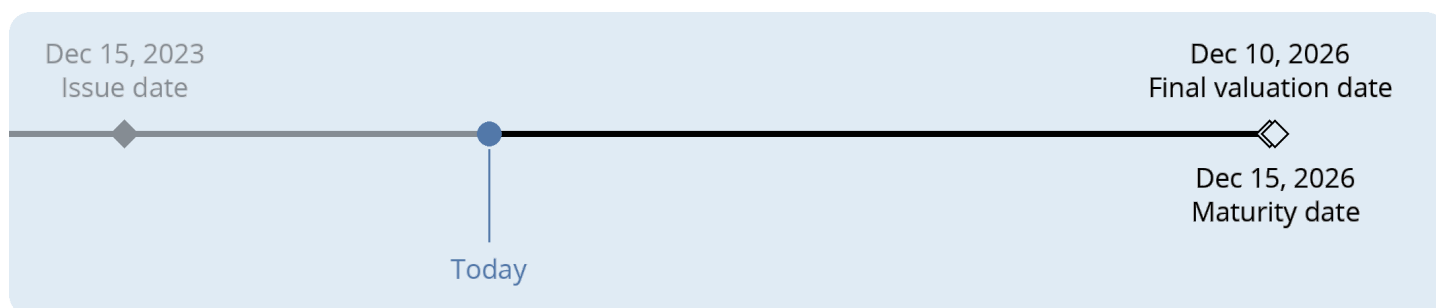
The Underlying

The harmonized index of consumer prices shows the change in the general price level in the eurozone. The calculation of the HICP provides an overview of inflation for the entire eurozone. The HICP excluding tobacco in the eurozone is used for this certificate.

Tradeable unit/nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Withholding tax for SK Tax-residents at the maturity date
Listing	Vienna, Stuttgart
End of the term	2Y 0M 19D

Last update: Nov 26, 2024, 2:20 pm

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.
- 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 (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.

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For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

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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.

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Media owner/producer: Raiffeisen Bank International AG

Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria