

## Pharma-Aktien Bond 106 %

## Capital Protection Certificate

ISIN: [AT0000A3EK46](#) / WKN: RC1E84

Buy (Ask) 100.33%

Sell (Bid) 98.83%

Underlying

[Roche Holding AG](#)  
[Sanofi SA](#)  
[Fresenius SE & Co KGaA](#)

Underlying ISIN

[RCB000051131](#)

### Starting price underlying

Roche Holding AG

CHF 273.30

Sanofi SA

EUR 100.82

Fresenius SE & Co KGaA

EUR 33.45

### Underlying price (indicative)

Roche Holding AG

CHF 280.48  
**102.6% of the starting value**

Sanofi SA

EUR 100.25  
**99.4% of the starting value**

Fresenius SE & Co KGaA

EUR 33.66  
**100.6% of the starting value**

Last update: Oct 25, 2024, 7:59 pm

## Simply explained

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

**Min. 106% (capital protection) - Max. 100%**

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



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

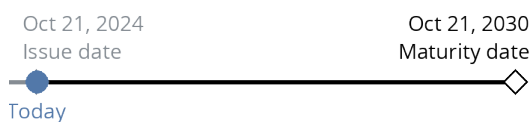


Roche Holding AG

Sanofi SA

Fresenius SE & Co  
KGaA

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



## Repayment at the end of the term

Currently the underlying quotes at<sup>(1)</sup>...

...and is in the range...

...at the end of the term this would trigger the following repayment...

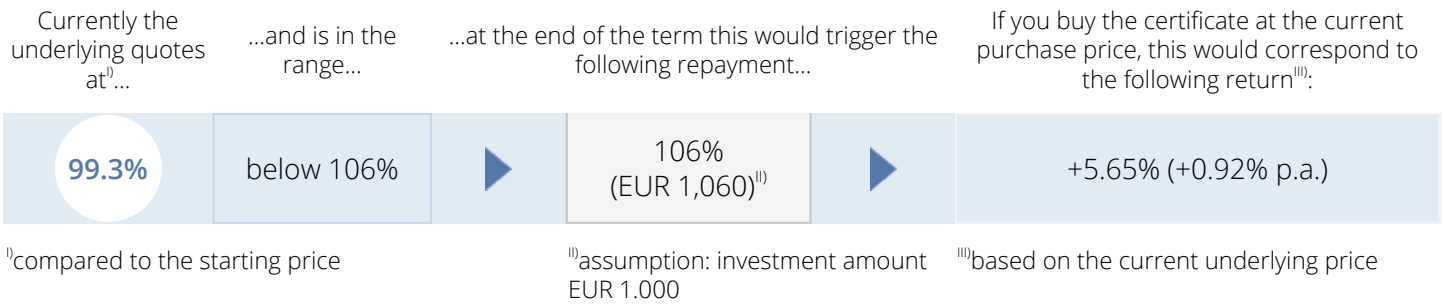
If you buy the certificate at the current purchase price, this would correspond to the following return<sup>(1)(2)</sup>:

above 106%

100%  
(EUR 1,000)<sup>(1)</sup>

-0.33% (-0.05% p.a.)

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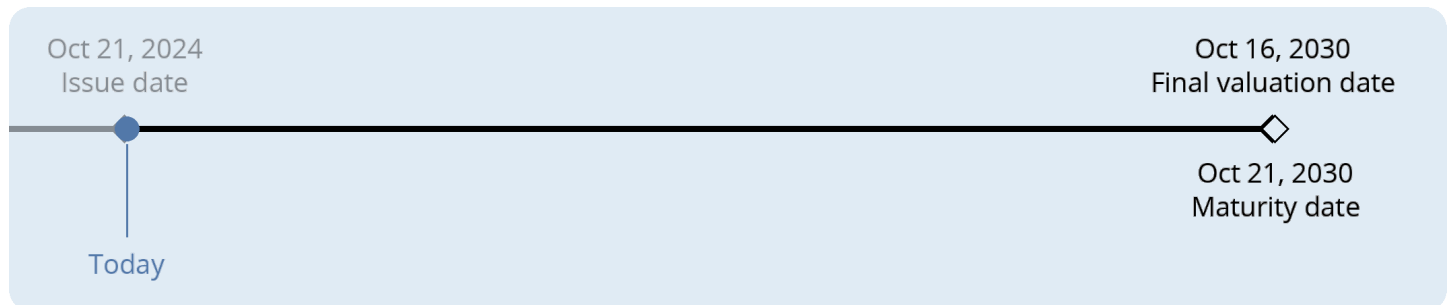
### The Certificate

The certificate Pharma Stocks Bond 106% offers a capital protection of 106% at the end of term. In addition, there is the opportunity to receive an interest payment of 7.5% each year. This interest rate is paid out if all 3 underlying shares quote at or above their starting value on the annual valuation date. If this is not the case, no interest rate is paid out for the corresponding year.

Tradeable unit/ nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Vienna, Stuttgart
End of the term	5Y 11M 26D

Last update: Oct 25, 2024, 7:59 pm

### Information on the term



Please note:

- 106% 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 100% (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://www.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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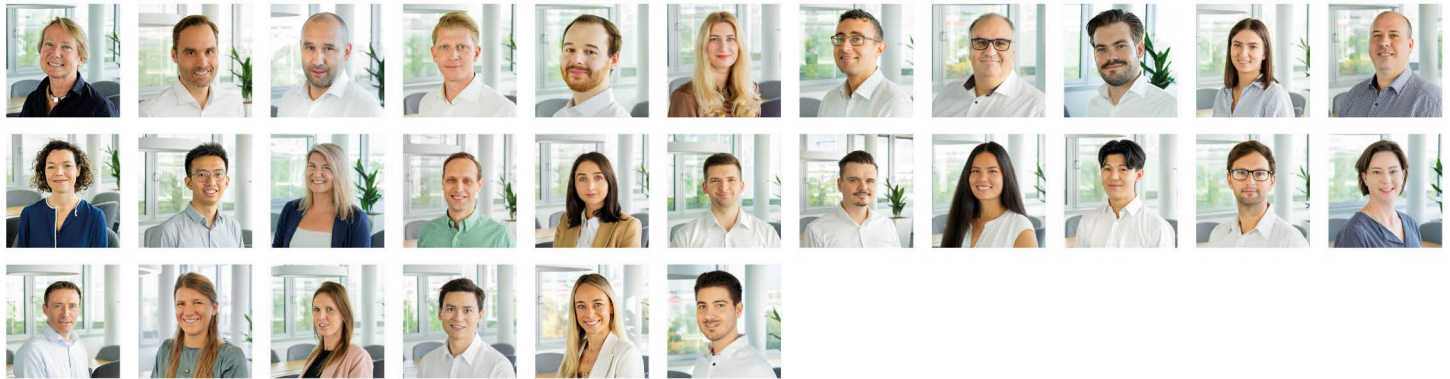


For further information, please visit [raiffeisenzertifikate.at/en/](https://raiffeisenzertifikate.at/en/) or contact your advisor.

You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

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



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The information presented does not constitute binding tax advice. Tax

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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 106% 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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