

Capital Protection Certificate

ISIN: [AT0000A3FMJ9](#) / WKN: RC1FOG

Simply explained

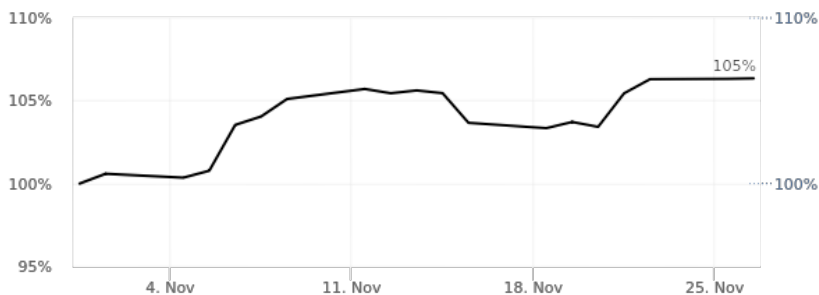
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 100% (capital protection) - Max. 120%

Price certificate (% of the starting value)



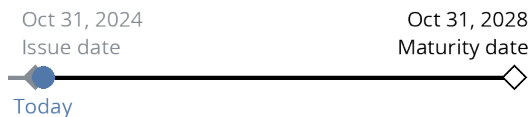
Price underlying (% of the starting value)



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

Buy (Ask)	101.88%
Sell (Bid)	98.88%
Underlying	<u>MSCI World Top ESG Select 4.5% Decrement Index</u>
Underlying ISIN	<u>GB00BNR44V41</u>
Starting price underlying	EUR 2,575.66
Underlying price (delayed)	EUR 2,706.13 105.1% of the starting value

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

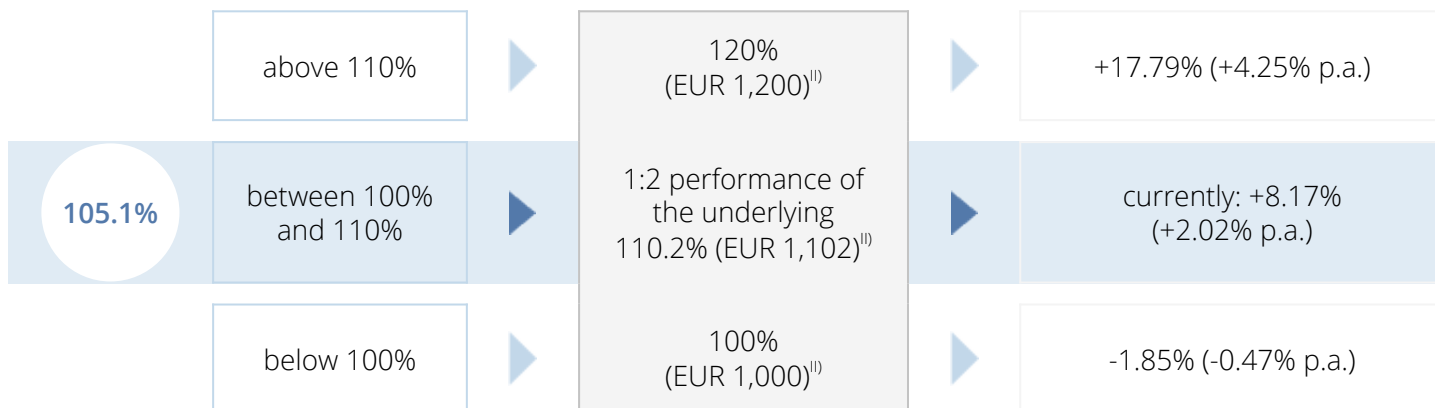


Repayment at the end of the term

Currently the underlying quotes ...and is in the range... atⁱ⁾...

...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 returnⁱⁱⁱ⁾:



ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount EUR 1.000

ⁱⁱⁱ⁾based on the current underlying price

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Tradeable unit/ nominal value	EUR 1,000
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax
Listing	Stuttgart
End of the term	3Y 11M 5D

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The Underlying

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

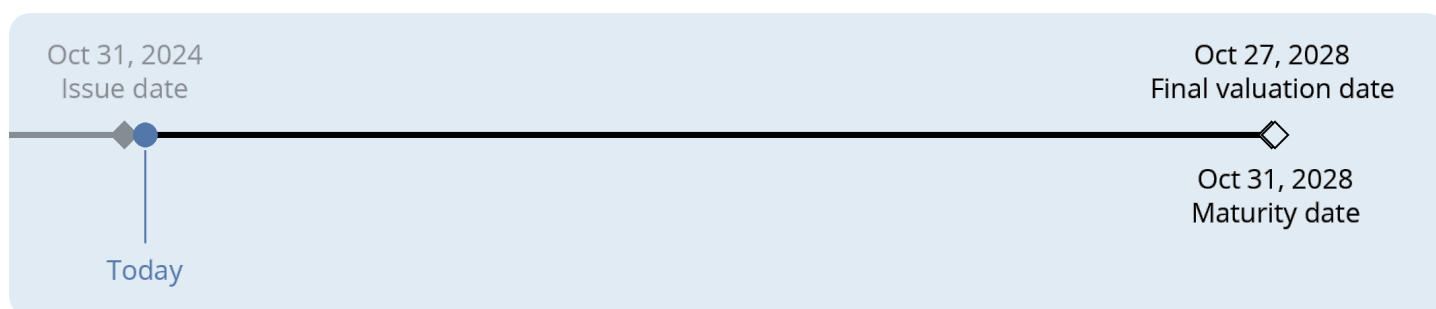
Best in class: Only shares of the top 50% companies with the highest sustainability rating (ESG) calculated by MSCI in the respective sector are taken into account.

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 120% (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 (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/ 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.

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

<https://www.raiffeisenzertifikate.at/en//file/pf/?ISIN=AT0000A3FMJ9>

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