

# USD Gold Winner 2



## Capital Protection Certificate

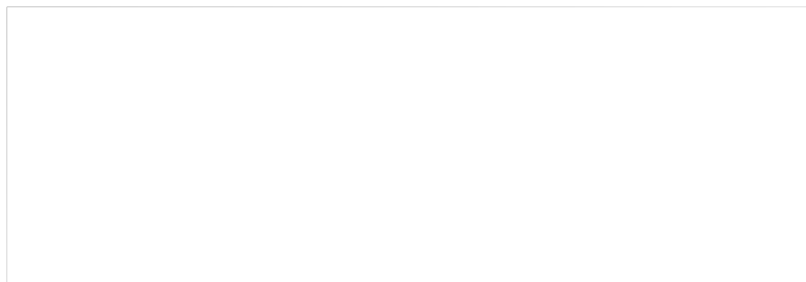
ISIN: [AT0000A28S90](#) / WKN: RCOUMO

### Simply explained

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

**Min. 100% (capital protection) - Max. 125%**

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



**Price underlying** (% of the starting value)

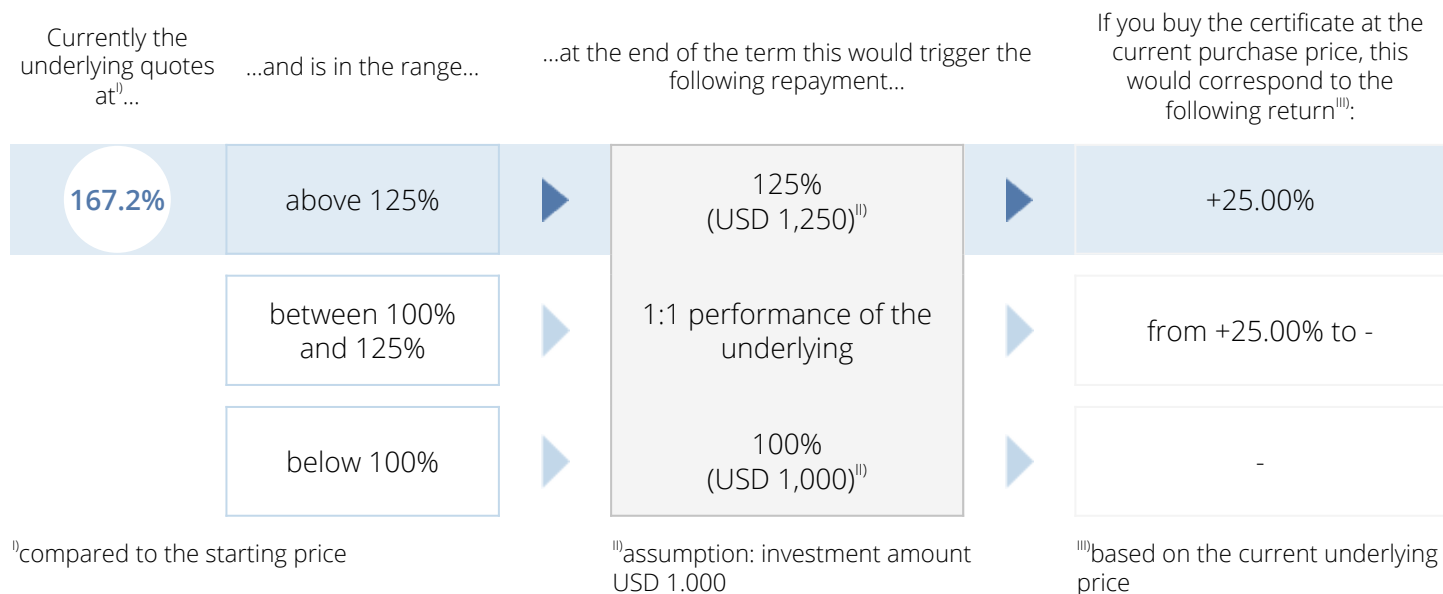


Past performance is no reliable indicator of future results.

Buy (Ask)	-
Sell (Bid)	-
Underlying	<u>LBMA Gold Price</u> PM
Underlying ISIN	<u>RCB000032537</u>
Starting price underlying	USD 1,502.05
Last update:	-



## Repayment at the end of the term



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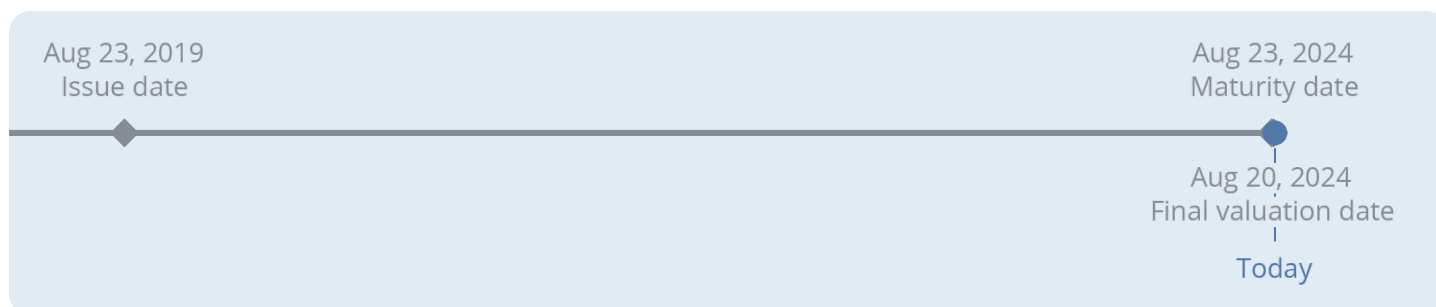
### The Certificate

The USD Gold Winner 2 Guarantee Certificate enables investors to participate in the positive performance the gold price at 100% (LBMA Gold Afternoon Fixing Price (03:00 PM London BST)) up to the cap of 125% (maximum redemption). In case of a negative gold price performance at the end of the term (from the starting value to the LBMA Gold Afternoon Fixing Price at the final valuation date), the investment is 100% capital protected at the maturity date.

<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>	1D

Last update: -

### 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.
- The maximum repayment is limited to 125% (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.

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

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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 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).

The value of the structured securities is additionally influenced by changes of prices for future deliveries of commodities traded on the futures market (futures market curve). Certificates on commodities are usually based on commodity futures, which generally have a limited maturity. Before their maturity ("expiration") they are "rolled" into the new futures contract. This can result in either "roll yield or roll losses, depending on the respective market situation. Any such yields or losses are taken into account when calculating the subscription ratio of the certificate.

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