

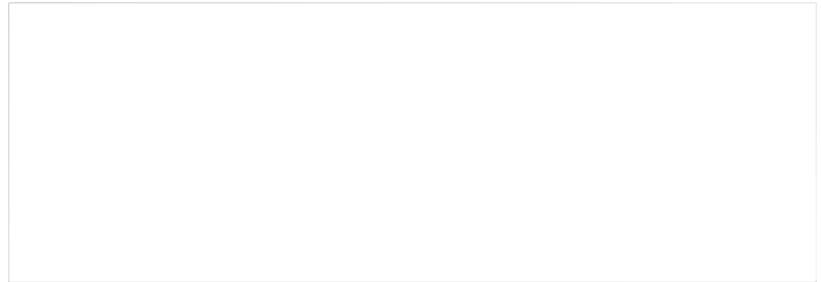
Express Safe DNP, DINO qPLN

Capital Protection Certificate

 ISIN: [AT00000A3GBT9](#) / WKN: RC1GCG

Simply explained

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

Min. 100% (capital protection) - Max. 100%
Price certificate (% of the starting value)

Buy (Ask) -

Sell (Bid) -

Underlying [Dino Polska SA](#)
[HF Sinclair Corporation](#)
Underlying ISIN [RCB000051800](#)
Starting price underlying

Dino Polska SA -

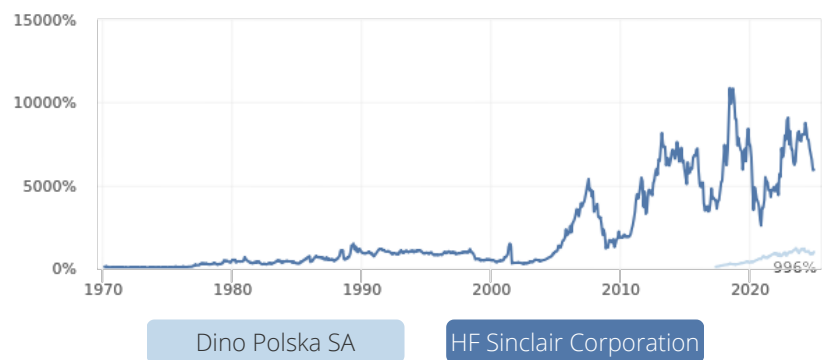
HF Sinclair Corporation -

Underlying price (delayed)

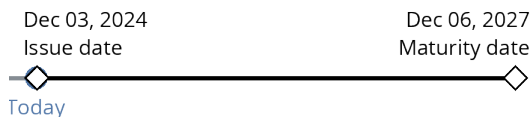
 Dino Polska SA PLN 385.90
 - of the starting value

 HF Sinclair Corporation USD 40.93
 - of the starting value

Last update: -

Prices underlyings (% 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.



Repayment at the end of the term

 Currently the underlying quotes atⁱ⁾...

...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 returnⁱⁱⁱ⁾:

100.0%	above 100%	▶	100% (PLN 1,000) ⁱⁱ⁾	▶	-(0.00% p.a.)
	below 100%	▶	100% (PLN 1,000) ⁱⁱ⁾	▶	-(0.00% p.a.)

ⁱ⁾compared to the starting price

ⁱⁱ⁾assumption: investment amount PLN 1.000

ⁱⁱⁱ⁾based on the current underlying price

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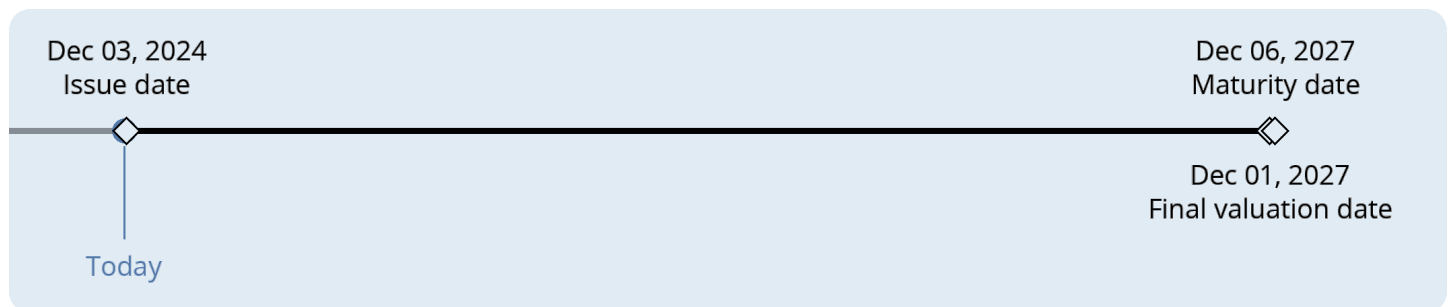
The Certificate

Capital Protection Certificates enable investors to invest into an underlying such as shares, indices, commodities etc. and to be capital protected at the end of the term. Investors obtain either interest payments or participate in the performance of the underlying.

Tradeable unit/ nominal value	1 unit
Product currency	PLN
Underlying currency	PLN
Taxation	Capital Gains Tax
Listing	-
End of the term	3Y 0M 6D

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. 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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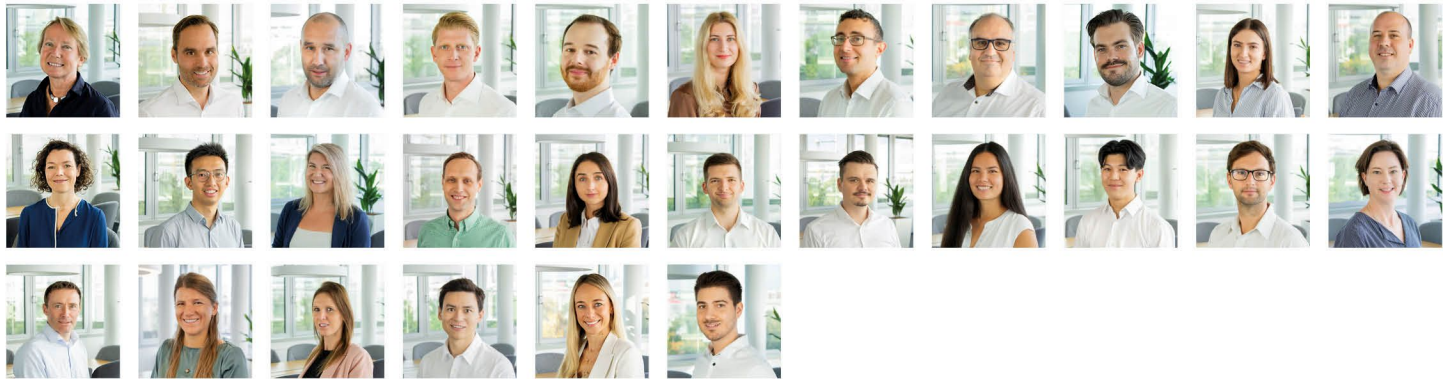


For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

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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.

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 financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

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