

3% EUROPE/GERMANY BONUS&SAFETY

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings:
EURO STOXX 50® index and DAX® index
- 3% fixed annual interest rate
- Barrier at 49% of the respective index starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 2 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.
DAX® is a registered trademark of Deutsche Börse AG.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

The 3% Europe/Germany Bonus&Safety certificate enables investors to obtain a fixed interest rate of 3% annually. At the end of the term, redemption is effected at 100% provided that the EURO STOXX 50® index and the DAX® index always quote above the barrier of 49% of their respective starting value during the observation period. In the event of a barrier violation by at least one of the underlying stock indices, investors are exposed one to one to market risk. This means that a substantial loss of capital is possible.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2HPV5
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Jul 9 - Aug 6, 2020
Initial valuation date	Aug 7, 2020
Issue value date	Aug 10, 2020
Final valuation date	Aug 5, 2022
Maturity date	Aug 10, 2022
Starting value	closing price of each underlying index at the initial valuation date
Barrier	49% of the respective starting value
Observation	continuously
Observation period	Aug 10, 2020 - Aug 5, 2022
Fixed interest rate	3% annually
Interest rate payout dates	Aug 10, 2021; Aug 10, 2022
Redemption	Provided that the EURO STOXX 50® index and the DAX® index always quote above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100% of the nominal value. Otherwise the certificate is redeemed according to the performance of the underlying which performs worst. Redemption at the maturity date is dependent on the solvency of RCB*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: www.rbinternational.com/ir/ratings

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

The certificate **3% Europe/Germany Bonus&Safety** is based on two renowned stock indices. The European stock benchmark **EURO STOXX 50®** and the German stock index **DAX®** serve as underlyings for this certificate. This investment product is suited for investors who expect these two indices to perform stably in the upcoming two years and who deem price slumps of 51% or more unlikely to occur. The certificate combines fixed interest payments of 3% p.a. with partial protection for the invested capital. The initial distance to the barrier (safety buffer) is 51%. The certificate has a term of two years. Further details regarding opportunities and risks of this certificate are presented on the following page.

FUNCTIONALITY

At the initial valuation date, the closing price of the **EURO STOXX 50® index** and the closing price of the **DAX® index** are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) are determined.

- **The fixed interest rate** of 3% is paid out annually, regardless of the performance of the two underlying indices (equivalent to 2x EUR 30 per nominal value during the term).
- **Redemption** of the nominal value at the end of the term depends on the performance of the two indices. The index prices are continuously compared to their respective barrier during the observation period. At the final valuation date **one of the following scenarios** will apply:

SCENARIO 1: both indices always quoted ABOVE their respective barrier

If the EURO STOXX 50® index **AND** the DAX® index always quoted above the barrier of 49% of their respective starting value during the observation period, the certificate is redeemed at 100%. This means, provided that none of the two indices ever declines by 51% or more compared to its starting value, investors obtain the nominal value of EUR 1,000 at the maturity date. This amount represents the maximum payout.

SCENARIO 2: barrier TOUCHED or UNDERCUT by at least one index

If the EURO STOXX 50® index **AND/OR** the DAX® index touched or undercut the barrier of 49% of the respective starting value during the observation period, redemption at the maturity date is effected according to the index which performs "worst" (percentage change from the starting value to the closing price at the final valuation date). Even if the barrier is touched or undercut, the maximum payout is limited to EUR 1,000 per nominal value and investors do not participate in price increases of the indices beyond their starting values.

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Structured securities are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Structured securities react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying.

Issuer Risk/Creditor Participation ("bail-in"): Any payments for structured securities during the term or at the end of the term depend on the solvency of the issuer (issuer risk). Investors are exposed to the risk that Raiffeisen Centrobank AG as an issuer might be unable to fulfill its obligations in respect of the described financial instruments, such as in the event of insolvency (inability to pay/over-indebtedness) or a legal order to initiate resolution measures. The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. A total loss of the capital invested is possible. More detailed information is available at www.rcb.at/en/basag. Under certain circumstances, the issuer has the right to redeem the certificate prior to the maturity date. A total loss of the capital invested is possible.

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Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or on the product hotline of Raiffeisen Centrobank AG: +43 1/51 520 - 484.

Your Contacts at Raiffeisen Centrobank AG, Tegetthofstrasse 1, 1015 Vienna:

Product Hotline	Ph.: +43 1/51520 - 484	produkte@rcb.at
Heike Arbter (Member of the Board)	Ph.: +43 1/51520 - 407	heike.arbter@rcb.at
Philipp Arnold (Head of Structured Products Sales)	Ph.: +43 1/51520 - 469	philipp.arnold@rcb.at
Roman Bauer (Head of Trading)	Ph.: +43 1/51520 - 384	roman.bauer@rcb.at
Thomas Stagl (Head of Sales CEE)	Ph.: +43 1/51520 - 351	thomas.stagl@rcb.at
Mariusz Adamiak	Ph.: +43 1/51520 - 395	mariusz.adamiak@rcb.at
Raphael Bischinger	Ph.: +43 1/51520 - 432	raphael.bischinger@rcb.at
Lukas Florreither, BA	Ph.: +43 1/51520 - 397	lukas.florreither@rcb.at
Walter Friehsinger	Ph.: +43 1/51520 - 392	walter.friehsinger@rcb.at
Lukas Hackl	Ph.: +43 1/51520 - 468	lukas.hackl@rcb.at
Christian Hinterwallner	Ph.: +43 1/51520 - 486	christian.hinterwallner@rcb.at
Stefanie Höning	Ph.: +43 1/51520 - 348	stefanie.hoenig@rcb.at
Marianne Kögel	Ph.: +43 1/51520 - 482	marianne.koegel@rcb.at
Kathrin Korinek	Ph.: +43 1/51520 - 401	kathrin.korinek@rcb.at
Jaroslav Kysela	Ph.: +43 1/51520 - 481	jaroslav.kysela@rcb.at
Aleksandar Makuljevic	Ph.: +43 1/51520 - 385	aleksandar.makuljevic@rcb.at
Monika Mrnustikova	Ph.: +43 1/51520 - 386	monika.mrnustikova@rcb.at
Anja Niederreiter	Ph.: +43 1/51520 - 483	anja.niederreiter@rcb.at
Premysl Placek	Ph.: +43 1/51520 - 394	premysl.placek@rcb.at
Michal Polin	Ph.: +421/257203 - 041	michal.polin@rcb.sk
Thomas Pusterhofer	Ph.: +43 1/51520 - 379	thomas.pusterhofer@rcb.at
Martin Rainer	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
Ludwig Schweighofer	Ph.: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
Alexander Unger	Ph.: +43 1/51520 - 478	alexander.unger@rcb.at
Fabiola Vicenova	Ph.: +421/257203 - 040	fabiola.vicenova@rcb.sk
Wilhelmine Wagner-Freudenthal, MA	Ph.: +43 1/51520 - 381	wilhelmine.wagnerfreudenthal@rcb.at
Martin Vonwald	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at
Michael Wilnitsky	Ph.: +43 1/51520 - 470	michael.wilnitsky@rcb.at



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