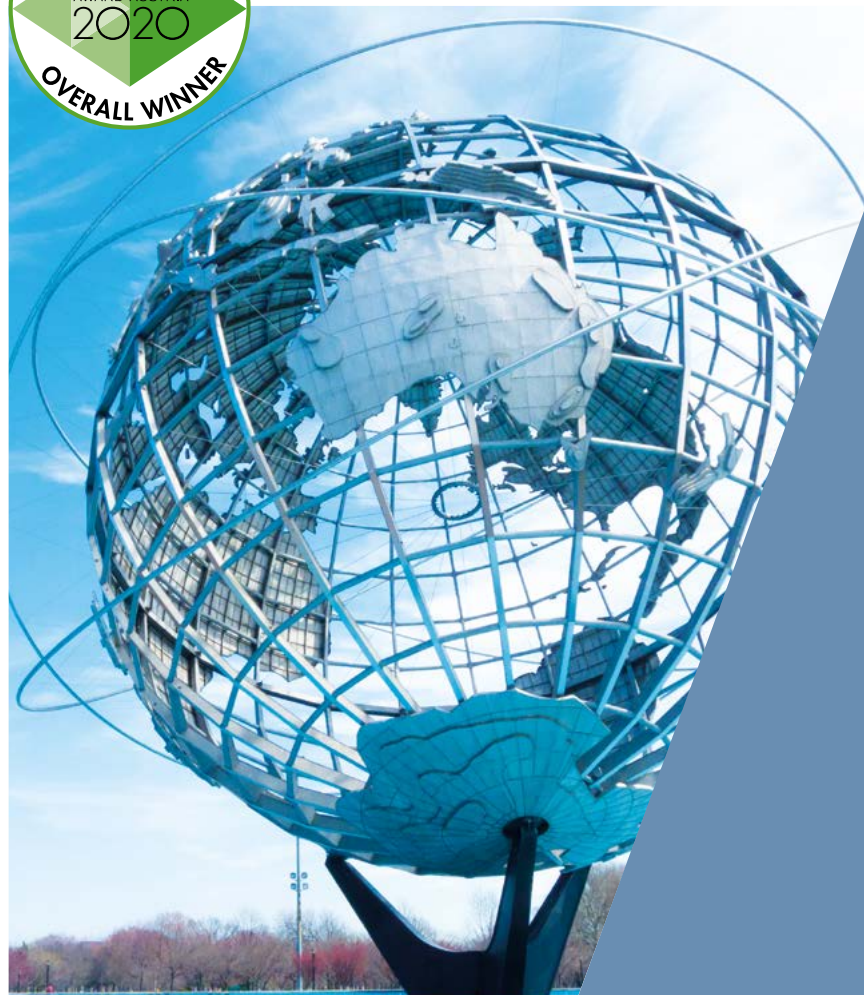


# DIVIDEND STOCKS BOND 90% VII

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: STOXX® Global Select Dividend 100 Price EUR index
- Opportunity to obtain an attractive yield at the end of the term: 24% if the index quotes at or above 100% of the starting value
- In case the index declines up to -10% of the starting value Redemption is effected at 100% at the end of the term
- 90% capital protection at the end of the term
- Market risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 8 years

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*Certificates by*



**Raiffeisen  
CENTROBANK**

# INVESTMENT IN DIVIDEND STOCKS

## In short:

With the Dividend Stocks Bond 90% VI investors obtain a yield of 24% if the underlying STOXX® Global Select Dividend 100 Price EUR index quotes at or above 100% of the starting value at the end of the term. If the index declines up to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A2K9L8
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Oct 20 - Nov 18, 2020
Initial valuation date	Nov 19, 2020
Issue value date	Nov 20, 2020
Final valuation date	Nov 15, 2028
Maturity date	Nov 20, 2028
Starting value	Closing price of the index at the initial valuation date
Capital protect.	90% at the end of the term
Redemption	Redemption at the end of the term is effected at 124% of the nominal value if the closing price of the underlying index quotes at or above 100% of the starting value. If the index declines up to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term. Redemption at the maturity date is dependent on the solvency of Raiffeisen Centrobank AG*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>

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

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

The past years were characterised by a low interest rate environment. The lack of investment opportunities forced many investors to seek for more profitable alternatives. One way out of the interest rate trap is represented by Capital Protection Certificates, which have already become an integral part of many investment portfolios due to their optimized risk/reward ratio.

Raiffeisen Centrobank AG is therefore issuing the **Dividend Stocks Bond 90% VI** especially for security-oriented investors who expect at least a moderate positive performance of the global dividend stock index **STOXX® Global Select Dividend 100 Price EUR** over the next 8 years. The certificate offers the opportunity to obtain a yield of 24% (2.7% p.a.) if the index quotes at or above 100% of its starting value at the end of the term. If the underlying quotes lower than 100% but not below 90% of the starting value at the end of the term, the redemption will be at 100% of the nominal value. If the index is below 90% of its starting value after 8 years, the capital protection of 90% will apply at the end of the term. Further details regarding opportunities and risks are listed on the next page.

### FUNCTIONALITY

- At the initial valuation date the closing price of the STOXX® Global Select Dividend 100 Price EUR index is determined as **starting value**.
- At the final valuation date the closing price of the index is compared to the starting value and **one of the following scenarios will apply**:

#### SCENARIO 1: Index AT or ABOVE 90% of the starting value

##### A) Index $\geq$ 100% of the starting value → redemption at 124%

If the closing price of the index at the final valuation date is equal to or higher than the starting value, the redemption on the maturity date will be at 124% of the nominal value. This equals the maximum amount of EUR 1,240 per value.

##### B) Index $\geq$ 90% and $<$ 100% of the starting value → redemption at 100%

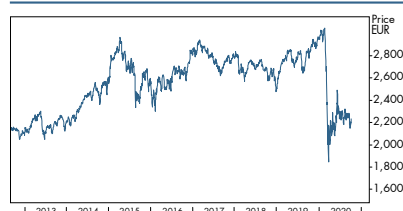
If the closing price of the index at the final valuation date is less than 100% but at least 90% of the starting value, the payout at the maturity date will be 100% of the nominal value. This equals EUR 1,000 per nominal amount.

#### SCENARIO 2: Index BELOW the starting value

If the closing price of the index at the final valuation date is below 90% of the starting value, the capital protection will apply and the certificate will be repaid on the maturity date at 90% of the nominal value (equivalent to EUR 900 per nominal value).

## STOXX® GLOBAL SELECT DIVIDEND 100

## PRICE EUR INDEX



As of: October 2, 2020; Source: Reuters (.SDGP)  
ISIN: US26063V1180

Please note that past performance is no reliable indicator for future results.

The 90% capital protection by Raiffeisen Centrobank AG only applies at maturity, i.e. during the term the certificate price may drop below 90%, but the investor obtains at least 90% of the nominal value at the end of the term.

## SUITED MARKET EXPECTATION

declining

sideways

rising

## YOUR INVESTMENT HORIZON

&lt; 3 years

3 to 5 years

&gt; 5 years

## NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

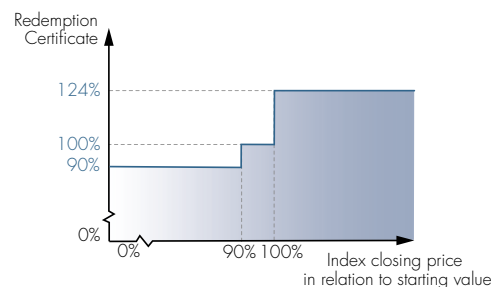
You are about to purchase a product that is not easy and difficult to understand.

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 [www.rcb.at/en/securitiesprospectus](http://www.rcb.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 [www.rcb.at/en/customerinformation](http://www.rcb.at/en/customerinformation)

## PAYOUT PROFILE

The performance of the index during the term is not relevant for the payout at the end of the term.

Only at the **final valuation date** the closing price of the index is compared to the **starting value**.



## INDEX PERFORMANCE

## MECHANISM

INDEX PERFORMANCE	MECHANISM	REDEMPTION**	AT FINAL VALUATION DATE*
+50%	Redemption at 124%	EUR 1,240	
+20%	Redemption at 124%	EUR 1,240	
+/- 0% (starting value)	Redemption at 124%	EUR 1,240	
-10%	Redemption at 100%	EUR 1,000	
-30%	Redemption at 60%	EUR 900	

\* in comparison to the starting value; \*\* per nominal value

## UNDERLYING: STOXX® GLOBAL SELECT DIVIDEND 100 PRICE EUR INDEX (EUR)

- The index is composed of stocks of **100 companies** from North America (40 stocks), Europe (30 stocks) and Asia & Oceania (30 stocks).
- Annual revision of the index composition in March
- Shares incl. in the index are for example: Allianz SE, AT&T Inc., BMW AG, Deutsche Post AG, HP Inc., Pfizer Inc., Porsche AG, Total S.A., Zurich Insurance Group AG

## Index shares are selected by the subsequent criteria

- Indicated annualized dividend
- Non-negative dividend growth rate over the past five years
- Dividend payments in four out of five calendar years
- Non-negative dividend payout ratio of less than or equal to 60%
- A minimum level of liquidity

## OPPORTUNITIES

## ▫ Yield opportunity:

This Certificate enables investors who do not wish to invest into single shares to obtain yield if the index quotes higher or is unchanged at the end of the term.

## ▫ 90% capital protection:

The Dividend Stocks Bond 90% VI is 90% capital protected at the end of the term, i.e. at maturity the investor obtains at least 90% of the nominal value.

## ▫ Flexibility:

Tradability on the secondary market, no management fees

## RISKS

## ▫ Risk of loss if the index performance is negative:

If the closing price of the STOXX® Global Select Dividend 100 Price EUR index is below 90% of its starting value at the final valuation date, investor will incur a loss of 10% of the nominal value (based on the issue price of 100%).

## ▫ Capital protection only at the end of the term:

During the term the price of the certificate may drop below 90%; the capital protection applies exclusively at the end of the term.

## ▫ Issuer risk / Bail-in:

Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

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Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore exposed to the risk that Raiffeisen Centrobank AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency ("issuer risk") or an official directive ("bail-in"). 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. More detailed further information is available at [www.rcb.at/en/basag](http://www.rcb.at/en/basag). A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

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. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc. 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 90% 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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Further information may be obtained from the consultant at your local bank, on the Internet at [www.rcb.at](http://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, 1010 Vienna:

<b>Product Hotline</b>	Ph.: +43 1/51 520 - 484	produkte@rcb.at
<b>Heike Arbter</b> (Member of the Board)	Ph.: +43 1/51 520 - 407	heike.arbter@rcb.at
<b>Philipp Arnold</b> (Head of Structured Products Sales)	Ph.: +43 1/51 520 - 469	philipp.arnold@rcb.at
<b>Roman Bauer</b> (Head of Trading)	Ph.: +43 1/51 520 - 384	roman.bauer@rcb.at
<b>Thomas Stagl</b> (Head of Sales CEE)	Ph.: +43 1/51 520 - 351	thomas.stagl@rcb.at
<b>Mariusz Adamiak</b>	Ph.: +43 1/51 520 - 395	mariusz.adamiak@rcb.at
<b>Raphael Bischinger</b>	Ph.: +43 1/51 520 - 432	raphael.bischinger@rcb.at
<b>Lukas Florreither, BA</b>	Ph.: +43 1/51 520 - 397	lukas.florreither@rcb.at
<b>Walter Friehsinger</b>	Ph.: +43 1/51 520 - 392	walter.friehsinger@rcb.at
<b>Lukas Hackl</b>	Ph.: +43 1/51 520 - 468	lukas.hackl@rcb.at
<b>Christian Hinterwallner</b>	Ph.: +43 1/51 520 - 486	christian.hinterwallner@rcb.at
<b>Marianne Kögel</b>	Ph.: +43 1/51 520 - 482	marianne.koegel@rcb.at
<b>Kathrin Korinek</b>	Ph.: +43 1/51 520 - 401	kathrin.korinek@rcb.at
<b>Jaroslav Kysela</b>	Ph.: +43 1/51 520 - 481	jaroslav.kysela@rcb.at
<b>Aleksandar Makuljevic</b>	Ph.: +43 1/51 520 - 385	aleksandar.makuljevic@rcb.at
<b>Monika Mrnustikova</b>	Ph.: +43 1/51 520 - 386	monika.mrnustikova@rcb.at
<b>Anja Niederreiter</b>	Ph.: +43 1/51 520 - 483	anja.niederreiter@rcb.at
<b>Premysl Placek</b>	Ph.: +43 1/51 520 - 394	premysl.placek@rcb.at
<b>Michal Polin</b>	Ph.: +421/257203 - 041	michal.polin@rcb.sk
<b>Thomas Pusterhofer</b>	Ph.: +43 1/51 520 - 379	thomas.pusterhofer@rcb.at
<b>Martin Rainer</b>	Ph.: +43 1/51 520 - 391	martin.rainer@rcb.at
<b>Ludwig Schweighofer</b>	Ph.: +43 1/51 520 - 460	ludwig.schweighofer@rcb.at
<b>Alexander Unger</b>	Ph.: +43 1/51 520 - 478	alexander.unger@rcb.at
<b>Fabiola Vicenova</b>	Ph.: +421/257203 - 040	fabiola.vicenova@rcb.sk
<b>Wilhelmine Wagner-Freudenthal, MA</b>	Ph.: +43 1/51 520 - 381	wilhelmine.wagnerfreudenthal@rcb.at
<b>Martin Vonwald</b>	Ph.: +43 1/51 520 - 338	martin.vonwald@rcb.at
<b>Michael Wilnitsky</b>	Ph.: +43 1/51 520 - 470	michael.wilnitsky@rcb.at



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