

FACTSHEET

BONUS CERTIFICATE EUROPA/GOLD INFLATIONS BONUS&SICHERHEIT 5

ISIN: AT0000A2TLM8 / WKN: RC041J

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


Raiffeisen
Certificates

 CHG. 1D
+0.300 (+0.31%)

 BID
95.91%

 ASK
97.41%

 LAST UPDATE
Apr 26, 2024
18:00:02.197

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %

57.11%

INTEREST RATE ANNUALLY

-

BONUS YIELD P.A.

-

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at info@raiffeisenzertifikate.at or your personal consultant.

KEY DATA

Underlying	Worst of Basket
Underlying price (delayed)	-
Underlying date/time	-
Barrier	EUR 49.00
Barrier reached	no
Observation barrier	Closing Price
Distance to barrier	57.11%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	-
Max. yield p.a.	1.03%
Accrued interest	Dirty (included in the price)
Maturity date	Nov 16, 2026
Final valuation date	Nov 11, 2026
Issue date	Nov 16, 2021
Tradeable unit/nominal value	EUR 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / Foreign Capital Gains Tax

Paid interest rate	10.01% (EUR 100.08) on Nov 16, 2022
	5.90% (EUR 58.98) on Nov 16, 2023

CONTACT/INFORMATION

E:	info@raiffeisencertificates.com
T:	+431 71707 5454
W:	www.raiffeisencertificates.com

DESCRIPTION

With the **Europe/Gold Inflation Bonus&Safety 5** certificate, investors receive an annual interest rate consisting of two components: 0.7% annual fixed interest rate plus the annual inflation rate (annual rate of change of the HICP excl. tobacco for the Eurozone). Redemption at the end of the term (November 2026) depends on the performance of the EURO STOXX 50® Index and the gold price: the certificate is redeemed at 100% (equivalent to EUR 1,000 per nominal amount) provided that the two underlyings never decline by 51% or more of the starting value during the observation period.

If the underlyings touch or undercut the barrier of 49% of the respective starting value (51% safety buffer), redemption will be effected according to the performance of the worst performing underlying. The opportunity for yield is in any case limited to the annual interest rate.

PRICE DEVELOPMENT SINCE ISSUE DATE



UNDERLYING WORST OF BASKET - BASKET MEMBERS

1 to 2 from 2 results

NAME ISIN	CUR	START VALUE	BARR.	PRICE	DIST. % TO BARR.	CHG. % PREV. DAY	CHG. % START	LAST UPDATE
LBMA Gold Price PM RCB000032537	USD	1,859.90	911.35	2,343.10 (delayed)	61.10%	1.05%	25.98%	Apr 26, 2024 4:02 pm
EURO STOXX 50® EU0009658145	EUR	4,386.19	2,149.23	5,011.24 (indicative)	57.11%	1.17%	14.25%	Apr 26, 2024 10:00 pm

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Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

EUROPE/GOLD INFLATION BONUS&SAFETY 5

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings: EURO STOXX 50® index and Gold
- 0.7% fixed annual interest rate + additional interest rate in the amount of the annual inflation (HICP excluding tobacco)
- Barrier at 49% of the respective starting value (daily observation)
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

With the certificate, investors receive an annual interest rate consisting of two components: 0.7% fixed annual interest rate plus annual inflation (annual rate of change of HICP excluding tobacco for the euro area). At the end of the term, redemption is effected at 100% provided that the daily closing price of the EURO STOXX 50® index and the daily LBMA Gold Afternoon Fixing Price 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 underlyings, investors are exposed one to one to market risk. This means that a substantial loss of capital is possible.

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

- **INFLATION: Level of euro zone HICP excl. tobacco is higher than in previous year:** The percentage increase in the index is paid in addition to the fixed interest rate.
- **DEFLATION: Level of euro zone HICP excl. tobacco is the same or lower than in the previous year:** The annual fixed interest rate is paid out.

Fixed annual interest rate	+	Additional interest rate (positive rate of change euro area HICP excl. tobacco)	=	Total annual interest rate
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DATE	FIXED INTEREST +	ADDITIONAL INTEREST*	=	TOTAL INTEREST
2017	0.7%	+	1.46%	2.16%
2018	0.7%	+	1.95%	2.65%
2019	0.7%	+	1.17%	1.87%
2020	0.7%	+	-0.32%	0.70%
2021	0.7%	+	2.96%	3.66%

* Percentage change in the value of the HICP - total index excluding tobacco for the euro zone (19 countries) from the reference month of the previous year to July of the following year. Source: Bloomberg (CPTFEMU Index). Please note that past performance is no reliable indicator of performance.

Harmonized Indices of Consumer Prices (HICPs) are intended for international comparisons of consumer price inflation. They are used, for example by the European Central Bank, to monitor price stability in the context of monetary policy. The ECB defines price stability on the basis of the annual rate of change of the HICP for the euro zone. For the certificate, the HICP excluding tobacco is used.

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EURO STOXX 50® INDEX



GOLD (LBMA Gold Preis PM)



Please note that past performance is no reliable indicator of performance.

SUITED MARKET EXPECTATION

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

3 to 5 years

> 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 (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

Redemption of the nominal value at the end of the term depends on the performance of the two underlyings. At the final valuation date one of the following scenarios will apply:

SCENARIO 1: Barrier not violated

If the daily closing price of the EURO STOXX 50® index **AND** the daily LBMA Gold Price PM **always quoted above** the respective barrier, the certificate is redeemed at 100% of the nominal value (EUR 1,000 per nominal value). This amount represents the maximum payout.

SCENARIO 2: Barrier violated

If the daily closing price of the EURO STOXX 50® Index **and/or** the daily LBMA Gold Price PM is **at or below** the respective barrier **at least once** during the observation period, the payout on the redemption date is made in accordance with the performance of the underlying with the worse performance over the term (percentage performance from the starting value to the closing price or fixing price on the last valuation date) – „worst of“. Even if the barrier is touched or undercut, the maximum payout amount remains limited to EUR 1,000 per nominal amount and investors do not participate in price increases of the underlyings above the respective starting value.

NO CURRENCY RISK

The LBMA Gold Price is quoted in USD. However, this certificate is fully currency-hedged, i.e. the development of the EUR/USD exchange rate has no influence on the performance of the certificate.

OPPORTUNITIES

- **Interest rate:** The annual interest rate is paid out regardless of the performance of the two underlyings.
- **Safety buffer:** Partial protection against falling prices due to barrier
- **Flexibility:** Tradability on the secondary market, no management fees

RISKS

- **Barrier violation:** If the respective barrier is violated by at least one of the two underlyings, investors are entirely subject to market risk, without any protective mechanism.
- **Limited yield opportunity:** The yield is in any case limited to the annual interest payments. Investors do not participate in price increases of the underlyings beyond their starting values.
- **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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The Bonus Certificate's price is subject to several influencing factors and need 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus 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 or on the product hotline of Raiffeisen Centrobank AG: +43 1/51520 - 484.

Your contacts at Raiffeisen Centrobank AG, Am Stadtpark 9, 1030 Vienna/Austria:

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
Mariusz Adamiak	Ph.: +43 1/51520 - 395	mariusz.adamiak@rcb.at
Raphael Bischinger	Ph.: +43 1/51520 - 432	raphael.bischinger@rcb.at
Maida Blentic	Ph.: +43 1/51520 - 394	maida.blentic@rcb.at
Peidong CAO	Ph.: +43 1/51520 - 493	peidong.cao@rcb.at
Lukas Florreither	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
Jan Kausek	Ph.: +43 1/51520 - 486	jan.kausek@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
Michal Polin	Ph.: +421/257203 - 041	michal.polin@rcb.sk
Martin Rainer	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
Gabriele Rihtar	Ph.: +43 1/51520 - 379	gabriele.rihtar@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 Vicensova	Ph.: +421/257203 - 040	fabiola.vicensova@rcb.sk
Martin Vonwald	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at
Wilhelmine Wagner-Freudenthal	Ph.: +43 1/51520 - 381	wilhelmine.wagner-freudenthal@rcb.at



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