

PRODUCT FACTSHEET
 CAPITAL PROTECTION CERTIFICATE MSCI EUROPE NACHHALTIGKEITS BOND 90
 % III



ISIN: AT0000A2U4W4 / WKN: RC05GG
 INVESTMENT Product with Capital Protection
 coupon orientated

The product related information contained herein is exclusively for information purposes only, intended for current investors or in case these products are displayed further to an individual search. The information does not constitute a recommendation or an offer to buy or an invitation to make a respective offer in relation to any of the products described herein.

| | | | |
|-----------------------------------|----------------------|----------------------|---|
| CHG. 1D -0.840 (-1.10%) | BID 74.63% | ASK 76.13% | LAST UPDATE Sep 23, 2022 17:59:59.786 |
|-----------------------------------|----------------------|----------------------|---|

KEY DATA

| | |
|--------------------------------------|--|
| Underlying | MSCI Europe Top ESG Select 4.5% Decrement Index |
| Underlying price (delayed) | EUR 1,598.79 |
| Underlying date/time | Sep 23, 2022 18:29:57.565 |
| Sustainability preference | Consideration of Principal Adverse Impacts (PAI) |
| Starting value | EUR 1,995.72 |
| Capital protection amount | 90% |
| Participation factor | - |
| Cap | - |
| Maturity date | Dec 21, 2029 |
| Final valuation date | Dec 18, 2029 |
| Issue date | Dec 21, 2021 |
| Tradeable unit/nominal value | EUR 1,000 |
| Expected market trend | bullish |
| Listing | Vienna, Frankfurt, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Currency hedged (quanto) | no |
| Settlement method | Cash settlement |
| Taxation | Capital Gains Tax / no Foreign Capital Gains Tax |
| Redemption level / Redemption amount | EUR 1,796.15 / 100.00% EUR 1,995.72 / 108.00% EUR 2,155.38 / 128.00% |

DESCRIPTION

With the certificate **MSCI Europe Sustainability Bond 90% III**, investors achieve a return of 28% if the price of the MSCI® Europe TOP ESG Select 4.5% Decrement Index quotes at/ above 108% of the starting value at the end of the term. If the index quotes below 108% but at/above 100% of the starting value at the end of the term, redemption is effected at 108% of the nominal value. If the index declines by up to -10%, the redemption is effected at 100% of the nominal value. In case of a negative price performance of more than -10%, the 90% capital protection applies at the end of the term.

Details on the index can be found on the website of the index provider MSCI by selecting the respective index in the dropdown menu. **This certificates complies with RCB's sustainability standards.**

PRICE DEVELOPMENT SINCE ISSUE DATE



CONTACT/INFORMATION

| | |
|-------------|-----------------|
| E: | produkte@rcb.at |
| T: | +43-1-51520-484 |
| RCB website | www.rcb.at |

This advertisement serves as non-binding information. The author assumes no responsibility for the accuracy, timeliness and completeness of this advertisement. The provided information is not an offer and is neither a recommendation nor a financial analysis. It does not replace investor-oriented and investment-oriented advice for the purchase and sale of the financial instrument. The base prospectus (including possible amendments) and the respective Key Information Document (KID) of the financial instrument are available on the website of Raiffeisen Centrobank AG ("RCB") at www.rcb.at/en/securitiesprospectus. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. You are about to purchase a product that is not simple and may be difficult to understand. We recommend that you read the prospectus before making an investment decision. The investor bears the credit risk of RCB when purchasing the financial instrument. The certificate is subject to specific rules that may already be disadvantageous in case of a probable default of RCB (e.g. suspension of interest payments) - see www.rcb.at/en/basag. The price performance shown here is only an information about the historical price performance. Information on past performance is not a reliable indicator of future performance. The investment may lead to tax obligations that vary depending on the client's personal circumstances and future changes. Any limited tax liability in Austria concerning non-resident taxpayers does not imply tax exemption in the state of residence. Please note that due to legal requirements, the times stated here are based on the coordinated world time (UTC). The Central European Time (CET), which applies in Austria, Germany and other Central European countries, is calculated by adding one hour, the summer European Central Summer Time (CEST) by adding two hours. RCB is registered in the business register FN 11507 f.