

FACTSHEET

BONUS CERTIFICATE 3 % EUROPA/USA BONUS&SICHERHEIT 4

ISIN: AT0000A2KS41 / WKN: RC0Z93

INVESTMENT Product without Capital Protection

Bonus Certificate with Coupon


Raiffeisen
Certificates

CHG. 1D

+0.030 (+0.03%)

BID

102.06%

ASK

103.07%

LAST UPDATE

**May 17, 2024
12:46:01.588**

UNDERLYING PRICE (DELAYED)

-

BARR. DIST. %

65.85%

INTEREST RATE ANNUALLY

3.00%

MAX. 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	continuously
Distance to barrier	65.85%
Bonus level	EUR 100.00
Bonus amount	100.00%
Cap	EUR 100.00
Maximum amount	100.00%
Fixed interest rate annually	3.00%
Max. yield p.a.	-
Accrued interest	Dirty (included in the price)
Maturity date	Dec 10, 2024
Final valuation date	Dec 05, 2024
Issue date	Dec 11, 2020
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	3.00% (EUR 30.00) on Dec 11, 2021
	3.00% (EUR 30.00) on Dec 11, 2022
	3.00% (EUR 30.00) on Dec 11, 2023

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DESCRIPTION

The certificate **3% Europe/USA Bonus&Safety 4** enables investors to obtain a fixed interest rate of 3% annually. Redemption is effected at 100% at the end of the term (December 2024) provided that the EURO STOXX 50® index and the S&P 500® index always quote above the barrier of 49% of their respective starting value during the observation period. If the barrier is violated, the investor is entirely subject to market risk.

Details on the **EURO STOXX 50® Index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd. For details on the **S&P 500® index** visit www.spglobal.com.

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
S&P 500 US78378X1072	USD	3,668.10	1,797.37	5,302.08 (indicative)	66.10%	0.09%	44.55%	May 17, 2024 2:48 pm
EURO STOXX 50® EU0009658145	EUR	3,522.31	1,725.93	5,053.27 (indicative)	65.85%	-0.01%	43.46%	May 17, 2024 2:48 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.

3% EUROPE/USA BONUS&SAFETY 4

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlyings:
EURO STOXX 50® index and S&P 500® 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 4 years

EURO STOXX 50® is a registered trademark of STOXX Ltd.
S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT WITH FIXED INTEREST RATE

In short:

The 3% Europe/USA Bonus&Safety 4 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 S&P 500® 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 underlyings, 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	AT0000A2KS41
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Nov 12 - Dec 9, 2020
Initial valuation date	Dec 10, 2020
Issue value date	Dec 11, 2020
Final valuation date	Dec 5, 2024
Maturity date	Dec 10, 2024
Starting value	closing price of each underlying index at the initial valuation date
Barrier	49% of the respective starting value
Observation	continuously
Observation period	Dec 11, 2020 - Dec 5, 2024
Fixed interest rate	3% annually
Interest rate payout dates	Dec 11, 2021; Dec 11, 2022; Dec 11, 2023; Dec 10, 2024;
Redemption	Provided that the EURO STOXX 50® index and the S&P 500® 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.rbiinternational.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/USA Bonus&Safety 4** is based on two reknown stock indices. The European stock benchmark **EURO STOXX 50®** and the US American index **S&P 500®** serve as underlyings for this certificate. This investment product is suited for investors who expect these two indices to perform stably in the upcoming four 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 four 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 **S&P 500® 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 4 x 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 S&P 500® 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 S&P 500® 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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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.

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