

Dividendenaktien Winner IV 95 %



Dieses Datenblatt enthält aktuelle Kennzahlen zum Zertifikat sowie eine kurze allgemeine Beschreibung. Zur Erklärung des Zertifikats sowie dessen Chancen und Risiken finden Sie weitere Informationen in der folgenden Produktbroschüre, die zu Beginn der Laufzeit des Zertifikats erstellt wurde. Bei Fragen können Sie das Raiffeisen Zertifikate-Team unter [info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at) erreichen oder sich an Ihre/n persönliche/n Berater:in wenden.

Kapitalschutz-Zertifikat

ISIN: [AT0000A1NKD4](#) / WKN: RCOGAB

|                                                       |                                                   |
|-------------------------------------------------------|---------------------------------------------------|
| Kaufen (Brief)                                        | 98,49 %                                           |
| Verkaufen (Geld)                                      | 96,99 %                                           |
| Restlaufzeit                                          | 4M 9T                                             |
| Basiswert                                             | STOXX® Global Select Dividend 100 EUR Price Index |
| Basiswert ISIN                                        | <a href="#">US26063V1180</a>                      |
| Startwert Basiswert                                   | EUR 2.632,94                                      |
| Kurs Basiswert (verzögert)                            | EUR 2.953,66<br><b>112,2 % vom Startwert</b>      |
| Durchschnittl. Kurs Basiswert (bisherige Bewertungen) | EUR 2.674,67<br><b>101,6 % vom Startwert</b>      |
| Letzte Änderung: 31.05.2024 20:00                     |                                                   |

Einfach erklärt

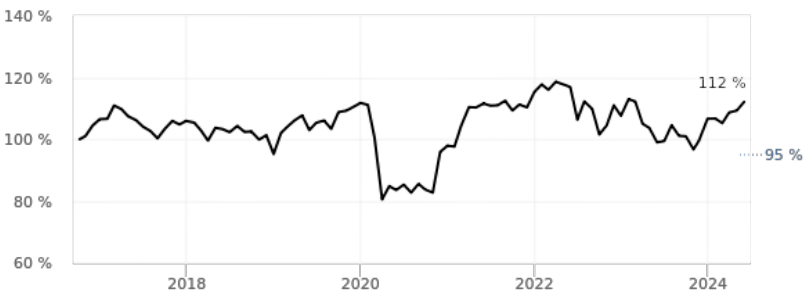
Rückzahlung am Laufzeitende abhängig von der durchschnittlichen Entwicklung des Basiswertes.

Min. 95 % (Kapitalschutz)

Kurs Zertifikat (% des Startwertes)



Kurs Basiswert (% des Startwertes)



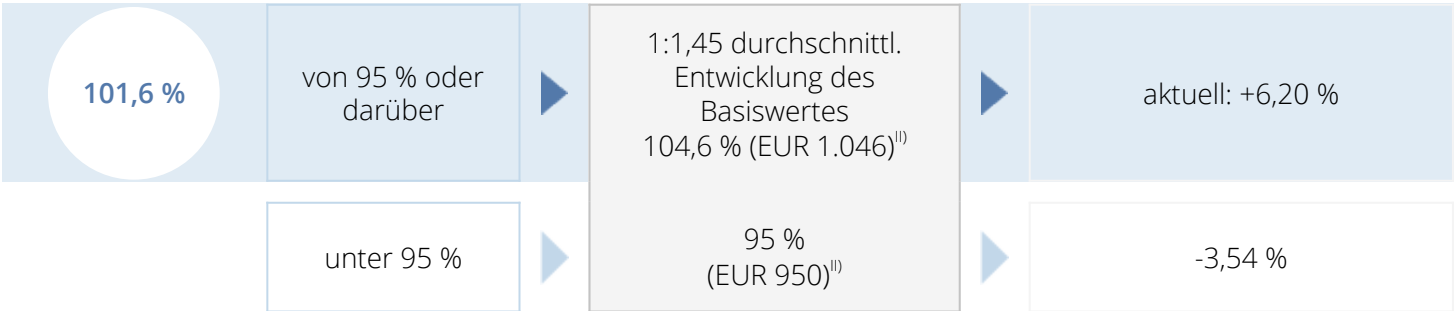
Bitte beachten Sie, dass die Wertentwicklung der Vergangenheit keine verlässlichen Rückschlüsse auf die zukünftige Wertentwicklung zulässt.

Rückzahlung am Laufzeitende

Aktuell liegt der durchschnittl. Kurs des ...und liegt im Bereich... Basiswertes bei<sup>i)</sup>...

...am Laufzeitende würde das folgende Rückzahlung ergeben:

Wenn Sie das Zertifikat zum aktuellen Kaufkurs kaufen, würde das folgender Rendite<sup>iii)</sup> entsprechen:



<sup>i)</sup>im Vergleich zum Startwert

<sup>ii)</sup>bezogen auf den Nominalbetrag EUR 1.000

<sup>iii)</sup>auf Basis des aktuellen Basiswert-Kurses

## Kapitalschutz-Zertifikat

ISIN: AT0000A1NKD4 / WKN: RC0GAB

|                                              |                    |
|----------------------------------------------|--------------------|
| <b>Handelbare Einheit/<br/>Nominalbetrag</b> | EUR 1.000          |
| <b>Börsenzulassung</b>                       | Wien,<br>Stuttgart |
| <b>Währung Zertifikat</b>                    | EUR                |
| <b>Basiswertwährung</b>                      | EUR                |
| <b>Steuern</b>                               | KES-<br>pflichtig  |

Letzte Änderung: 31.05.2024 20:00

## Der Basiswert

Der STOXX® Global Select Dividend 100 enthält ausschließlich Aktien, die im STOXX® Global 1800 Index enthalten sind (Anlageuniversum).

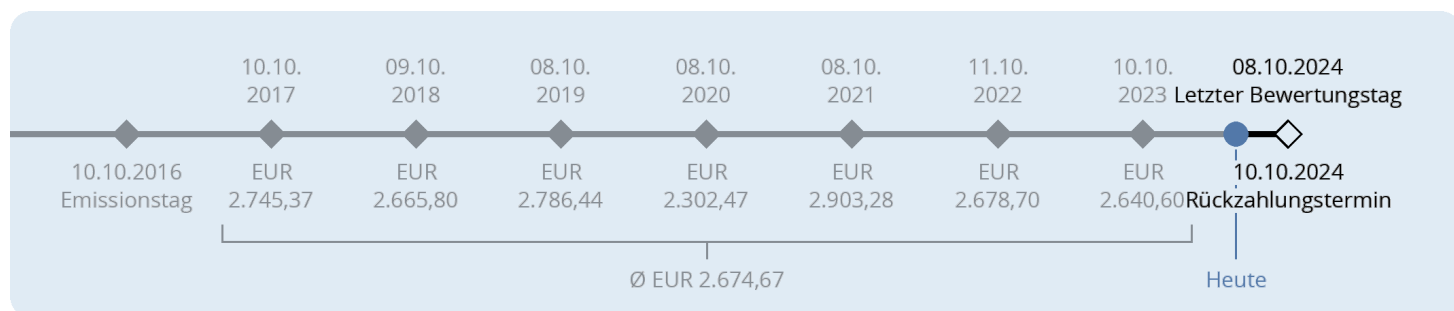
Weitere Kriterien für die Aufnahme in den Basiswert sind:

**Global:** 40 Aktien aus Nordamerika, 30 aus Europa, 30 aus Asien/Australien

**Select Dividend:** Wachstum, Regelmäßigkeit und Höhe der Dividendenzahlungen als Kriterien für die Aufnahme

**Preisindex:** Ausgeschüttete Dividenden werden nicht in den Index reinvestiert, sondern werden von der Emittentin zur Ausgestaltung des Auszahlungsprofils verwendet.

## Informationen zur Laufzeit und Durchschnittsbewertung



Bitte beachten Sie:

- 95 % des Nominalbetrags werden jedenfalls am Laufzeitende ausbezahlt, während der Laufzeit kann der Kurs unter den Emissionspreis bzw. das Kapitalschutzlevel sinken.
- Kaufkraftverlust durch Inflation wird nicht vom Kapitalschutz ausgeglichen.

**Emittentenrisiko / Gläubigerbeteiligung:** Zertifikate sind nicht vom Einlagensicherungssystem gedeckt. Es besteht das Risiko, dass die Raiffeisen Bank International AG nicht in der Lage ist, ihrer Zahlungsverpflichtung, aufgrund von Zahlungsunfähigkeit (Emittentenrisiko) oder etwaiger behördlicher Anordnungen („Bail-in“), nachzukommen. In diesen Fällen kann es zum Totalverlust des eingesetzten Kapitals kommen.

Hinweise:

Sie sind im Begriff, ein Produkt zu erwerben, das nicht einfach ist und schwer zu verstehen sein kann. Weitere Informationen finden Sie in dem von den zuständigen Behörden gebilligten Basisprospekt (samt allfälliger Nachträge) – veröffentlicht unter [raiffeisenzertifikate.at/wertpapierprospekte](https://raiffeisenzertifikate.at/wertpapierprospekte) (wir empfehlen vor einer Anlageentscheidung den Prospekt zu lesen) – und in den Basisinformationsblättern sowie unter „Kundeninformation und Regulatorisches“ [raiffeisenzertifikate.at/kundeninformation](https://raiffeisenzertifikate.at/kundeninformation). Die Billigung des Basisprospekts durch die zuständigen Behörden ist nicht als Befürwortung des Produkts seitens dieser Behörden zu verstehen.

DIFF. VORTAG

**-0,010 (-0,01 %)**

GELD

**94,54 %**

BRIEF

**96,04 %**

LETZTE ÄNDERUNG

**19.02.2024  
14:06:07.247**

#### KENNZAHLEN

|                                                      |                                                                                                                                                                                                    |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Basiswert                                            | STOXX® Global Select Dividend 100 EUR Price Index                                                                                                                                                  |
| Kurs Basiswert (verzögert)                           | EUR 2.775,70                                                                                                                                                                                       |
| Datum/Zeit Basiswert                                 | 19.02.2024<br>13:53:50.000                                                                                                                                                                         |
| Startwert                                            | EUR 2.632,94                                                                                                                                                                                       |
| Kapitalschutzbetrag                                  | 95 %                                                                                                                                                                                               |
| Partizipationsfaktor                                 | 145,00 %                                                                                                                                                                                           |
| Cap                                                  | unlimitiert                                                                                                                                                                                        |
| Rückzahlungstermin                                   | 10.10.2024                                                                                                                                                                                         |
| Letzter Bewertungstag                                | 08.10.2024                                                                                                                                                                                         |
| Emissionstag                                         | 10.10.2016                                                                                                                                                                                         |
| handelbare Einheit/<br>Nominalbetrag                 | EUR 1.000                                                                                                                                                                                          |
| erwartete Kursentwicklung                            | steigend                                                                                                                                                                                           |
| Börsenzulassung                                      | Wien, Stuttgart                                                                                                                                                                                    |
| Produktwährung                                       | EUR                                                                                                                                                                                                |
| Basiswertwährung                                     | EUR                                                                                                                                                                                                |
| währungsgesichert (quanto)                           | nein                                                                                                                                                                                               |
| Rückzahlungsart                                      | Zahlung                                                                                                                                                                                            |
| steuerliche Behandlung                               | KEST-pflichtig /<br>Ausländer-KEST-frei                                                                                                                                                            |
| Beobachtungen an den<br>Durchschnittsbewertungstagen | 2.745,37 am 10.10.2017<br>2.665,80 am 09.10.2018<br>2.786,44 am 08.10.2019<br>2.302,47 am 08.10.2020<br>2.903,28 am 08.10.2021<br>2.678,70 am 11.10.2022<br>2.640,60 am 10.10.2023<br>- 08.10.2024 |

#### BESCHREIBUNG

Kapitalschutz-Zertifikat mit **Kapitalschutzlevel 95 %** Mit dem Kapitalschutz-Zertifikat **Dividendenaktien Winner IV 95 %** von Raiffeisen Centrobank partizipieren Anleger zu 145 % an der positiven durchschnittlichen Wertentwicklung des STOXX Global Select Dividend 100® Index — bei negativen Kursentwicklungen erhalten Anleger den geschützten Teil des Nominalbetrages zurück, das sind 95 % des Nominalbetrages. Damit erleidet der Anleger einen Verlust.

Der STOXX Global Select Dividend 100® Index spiegelt die Wertentwicklung jener Aktien der Märkte Nordamerikas, Europas und dem asiatischen sowie dem ozeanischen Raum wider, welche die höchsten Dividendenrenditen aufweisen. Anleger, die von einer positiven Entwicklung dieser Unternehmen ausgehen und dennoch bei Rückschlägen auf einen teilweisen Schutz des eingesetzten Kapitals nicht verzichten wollen, können sich mit dem Dividendenaktien Winner IV 95% für dieses Marktszenario positionieren. Die Laufzeit des Kapitalschutz-Zertifikats beträgt acht Jahre.

Details zum **STOXX® Global Select Dividend 100 EUR Price Index** sowie eine aktuelle Auflistung der Indexmitglieder finden Sie auf der Webseite des Indexanbieters STOXX Ltd.

#### KURSVERLAUF SEIT EMISSIONSTAG



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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.

# DIVIDEND STOCKS WINNER IV 95%

**INVESTMENT PRODUCT** WITH 95% CAPITAL PROTECTION

- Underlying STOXX® Global Select Dividend 100 (EUR)
- 95% capital protection at the end of the term
- 145% participation in the positive  $\emptyset$  performance of the index (redemption at the end of the term)
- Opportunities/risks on the following pages
- 8 year term



*Certificates by*



**Raiffeisen  
CENTROBANK**

# THE HIGHEST-DIVIDEND-YIELDING STOCKS

## In short:

The Dividend Stocks Winner IV 95% of Raiffeisen Centrobank enables investors to participate at 145% in the positive average performance of the STOXX® Global Select Dividend 100 Index (EUR). In case of a negative index performance the capital protection of 95% applies at the end of the term (Oct 2024).

### KEY FACTS

|                             |                                                                                                                                                                                                                                                                                  |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issuer                      | Raiffeisen Centrobank AG                                                                                                                                                                                                                                                         |
| Protector                   | Raiffeisen Centrobank AG*                                                                                                                                                                                                                                                        |
| Offer                       | continuous issuing                                                                                                                                                                                                                                                               |
| ISIN                        | AT0000A1NKD4                                                                                                                                                                                                                                                                     |
| Issue price                 | 100%<br>plus 3% issue surcharge<br>within the subscription period                                                                                                                                                                                                                |
| Nominal value               | EUR 1,000                                                                                                                                                                                                                                                                        |
| Subscr. period <sup>1</sup> | Sep 08 - Oct 06, 2016                                                                                                                                                                                                                                                            |
| Initial valuation date      | Oct 07, 2016                                                                                                                                                                                                                                                                     |
| Issue value date            | Oct 10, 2016                                                                                                                                                                                                                                                                     |
| Final valuation date        | Oct 08, 2024                                                                                                                                                                                                                                                                     |
| Maturity date               | Oct 10, 2024                                                                                                                                                                                                                                                                     |
| Capital protection          | 95% (end of term)                                                                                                                                                                                                                                                                |
| Participation factor        | 145%                                                                                                                                                                                                                                                                             |
| Valuation                   | annually                                                                                                                                                                                                                                                                         |
| Annual valuation dates      | Oct 10, 2017;<br>Oct 09, 2018; Oct 08, 2019;<br>Oct 08, 2020; Oct 08, 2021;<br>Oct 11, 2022; Oct 10, 2023;<br>Oct 08, 2024                                                                                                                                                       |
| Redemption                  | In addition to the<br>capital protection amount of EUR 950<br>145% of the positive average performance<br>of the STOXX® Global Select Dividend<br>100 Index (EUR) are paid out at the end<br>of the term (redemption is dependent on the<br>solvency of Raiffeisen Centrobank*). |
| 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 decision of the ECB to add corporate bonds to its bond purchasing programme has further lowered yields in this asset category. Bonds of particularly solid companies often generate negative returns. Against this backdrop, even contingently risk tolerant investors take an interest in equity investments. Nevertheless, many investors are not prepared to bear the full price risk.

For security-oriented investors, Raiffeisen Centrobank AG has issued the **Dividend Stocks Winner IV 95%**, which provides 95% capital protection at the end of the term.

The certificate offers a participation of 145% in the positive average performance of a dividend index of the renowned Swiss index house STOXX Limited. Further details regarding opportunities and risks are presented on the following page.

The **STOXX® Global Select Dividend 100 Index (EUR)** serves as underlying for the certificate. The index focuses on the highest dividend-yielding stocks of North America, Europe and Asia/Oceania. These stocks with above-average profit participation are usually less volatile and more stable than the overall market. Criteria for the selection of the stocks included in the index are the continuous growth of dividend yield and the regular payment of dividends.

### FUNCTIONALITY

At the initial valuation date the **starting value** of the STOXX® Global Select Dividend 100 Index (EUR) is determined (closing price of the index). Once a year, at the respective annual valuation date (2017–2024), the closing price of the index is compared with its starting value and the **index performance** is calculated (percentage index performance from the starting value to the closing price at the respective valuation date). At the end of the term the arithmetic average performance of the STOXX® Global Select Dividend 100 Index (EUR) of the eight annual valuation dates is determined.

At the maturity date 145% of the **positive average performance** are paid out **in addition to the capital protection of 95%** of the nominal value.

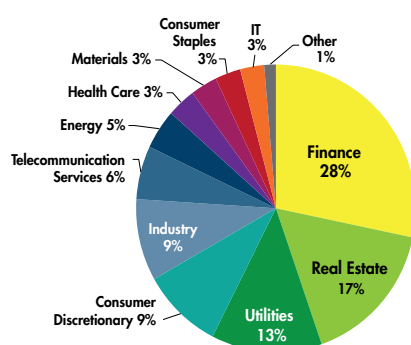
The investment is 95% capital protected. At the end of the term the investors obtain 95% of the nominal value regardless of the market performance.

## STOXX® GLOBAL SELECT DIVIDEND 100



Source: Reuters (.SDGP) as of Sep 02, 2016. Please note that past performances do not allow any inferences to be made about future performances of this underlying.

## INDEX-WEIGHTING BY SECTOR



Source: Bloomberg, as of Sep 02, 2016

## TAXATION

### Exempt EU withholding tax

For EU citizens not tax-liable in Austria revenue obtained with the Certificate is not subject to EU withholding tax. This tax exemption is based on current legislation and cannot be guaranteed for the full term of the product. Any fiscal treatment is dependent on the personal circumstances of the client and is subject to possible future change.

## YOUR EXPECTED MARKET TREND



## YOUR INVESTMENT HORIZON



## NOTE

The mentioned opportunities and risks display a summary of the most important facts regarding the product.

For further information see the prospectus (including possible changes and additions) – approved by the Austrian Financial Market Authority, deposited at the Oesterreichische Kontrollbank AG and published on: [www.rcb.at/securitiesprospectus](http://www.rcb.at/securitiesprospectus)

At the final valuation date one of the following scenarios will occur:

### SCENARIO 1: Average index performance is POSITIVE

The positive average performance is paid out with a **participation factor of 145%** in addition to the capital protection of EUR 950. The redemption amount is **unlimited**.

### SCENARIO 2: Average index performance remains UNCHANGED or is NEGATIVE

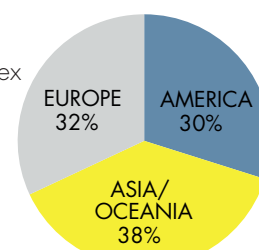
In case the average index performance of the eight annual valuation dates is not positive, the **capital protection** applies and the certificate is redeemed at 95% of the nominal value at the maturity date. This is equivalent to EUR 950.

### EXAMPLES: redemption = capital protection + 100% of positive Ø performance

| MARKET   | CAP. PROTECTION | PARTICIPATION | Ø INDEX PERF. | REDEMPTION   |
|----------|-----------------|---------------|---------------|--------------|
| POSITIVE | 100%            | 145%          | +60%          | EUR 1,820.00 |
| SIDWAYS  | 100%            | 145%          | +5%           | EUR 1,022.50 |
| NEGATIVE | 100%            | 145%          | -25%          | EUR 950.00   |

## STOXX® Global Select Dividend 100 Index (EUR)

- Since 1999 the index has been calculated as price index by the renowned Swiss index house STOXX Limited.
- The index is composed of **100 companies** from North America (40 stocks), Europe (30 stocks) and Asia & Oceania (30 stocks).
- Shares included in the index are for example: Allianz, AT&T, Banco Santander, Chevron, CIBC, Deutsche Post, Hewlett-Packard, Intel, Mattel, Merck, Münchener Rück, Zurich



## OPPORTUNITIES

- Unlimited participation in the positive average performance of a global index consisting of 100 companies
- The average price calculation provides for a cushion to set off price slumps by positive performances at other valuation dates.
- The Certificate Dividend Stocks Winner IV 95% is 145% capital protected, i.e. at the end of the term (Oct 2024) the investor obtains at least 95% of the nominal value.
- Flexibility through tradability on secondary market, no management fees

## RISKS

- In case the average performance of the STOXX® Global Select Dividend 100 Index (EUR) of the eight annual valuation dates is not positive, the investor obtains no yield and is paid out 95% of the nominal value. Thus the investor will incur a loss of 5% of the nominal value as the capital protection comes up to 95%.
- The Certificate Dividend Stocks Winner IV 95% does not yield ongoing income such as interest rates.
- During the term the price of the certificate may drop below 95%, the capital protection takes effect exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- Redemption is dependent on the solvency of Raiffeisen Centrobank (issuer risk). In case of insolvency of the issuer the investor may incur a total loss.



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The sole legal basis for all products described in this brochure is the base prospectus (including any possible changed or supplemented information) which has been approved by the Austrian Financial Market Authority, in connection with the Final Terms all of which have been deposited at the Oesterreichische Kontrollbank AG. These documents and further information, respectively, are provided on the website of Raiffeisen Centrobank AG at [www.rcb.at/wertpapierprospekte](http://www.rcb.at/wertpapierprospekte) and [www.rcb.at](http://www.rcb.at).

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During the term the price of the certificate may drop below the capital protection level of 95% of the issue price due to price fluctuations. The capital protection of 95% of the nominal value exclusively applies to the maturity date. The market price of the certificate need not develop simultaneously to the market price of the underlying during the term. During the term the market price of the certificate is subject to various influencing factors such as volatility, coupon rate, credit rating of the issuer and time to maturity date. Redemption or repayment of the certificate at maturity is dependent on the solvency of the issuer. Further information – see Prospectus.

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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 through the product hotline of Raiffeisen Centrobank: +43 (0)1 51520 - 484.

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Certificates by



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