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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.

# 2.8% EUROPE/GOLD BONUS&SAFETY

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlyings:  
EURO STOXX 50® index and Gold
- 2.8% fixed annual interest rate
- Barrier at 49% of the respective starting value
- 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**

# INVESTMENT WITH FIXED INTEREST RATE

## In short:

The certificate enables investors to obtain a fixed interest rate of 2.8% annually. 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 Price PM 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	AT0000A2U2J5
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Nov 11 - Dec 9, 2021
Initial valuation date	Dec 10, 2021
Issue value date	Dec 13, 2021
Final valuation date	Dec 9, 2026
Maturity date	Dec 14, 2026
Underlyings	EURO STOXX 50®
(worst-of)	Gold
Starting value	Closing price of the EURO STOXX 50® Index or LBMA Gold Price PM on the first valuation day
Final reference value	Closing price of the EURO STOXX 50® Index or LBMA Gold Price PM on the final valuation day
Barrier	49% of the respective starting value
Observation	Daily (EURO STOXX 50® closing prices resp. Gold Price PM)
Observation period	Dec 13, 2021 - Dec 9, 2026
Fixed interest rate	2.8% of the nominal value per year of maturity
Interest rate payout dates	Dec 13, 2022; Dec 13, 2023; Dec 12, 2024; Dec 12, 2025; Dec 12, 2026
Redemption	Nominal value or participation in the performance of the underlying which performs worst. (Redemption is dependent on the solvency of RCB*.)
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.

### FUNCTIONALITY

At the initial valuation date, the closing price of the **EURO STOXX 50® index** and the **LBMA Gold Price PM** are fixed as **starting values** and the respective **barriers** (49% of the respective starting value) are determined.

- **The fixed interest rate** of 2.8% is paid out annually, regardless of the performance of the two underlyings.
- **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 untouched

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

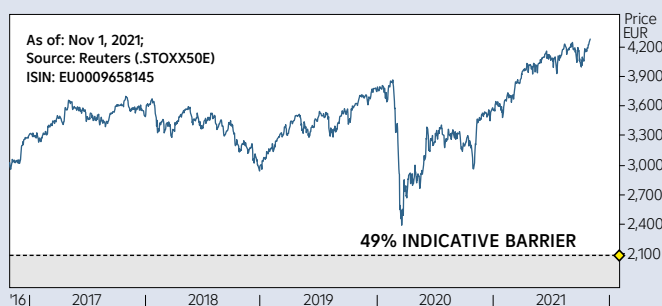
#### SCENARIO 2: Barrier violated

If the daily closing price of the EURO STOXX 50® index **AND/OR** the daily closing price of the LBMA Gold Price PM 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 underlying which performs "worst" (percentage change from the starting value to the closing price or fixing 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 underlyings beyond their starting values.

## EURO STOXX 50® INDEX

The EURO STOXX 50® is the leading blue-chip index for the Eurozone. It comprises 50 major listed companies from eight eurozone countries. STOXX Ltd. continuously updates the index value.

The **current level** of the **EURO STOXX 50®** index at EUR 4,280.47 (closing price) as of November 1, 2021 would result in a barrier of EUR 2,097.430 (equals 49% of EUR 4,280.47).

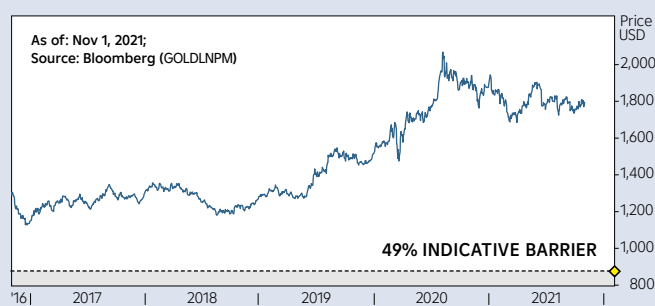


Please note that past performance is no reliable indicator of performance.

## GOLD (LBMA Gold Price PM)

Since ancient times, gold has been appreciated as a major means of payment and a store of value. Especially in uncertain times, investors consider gold a safe haven. The gold price is determined twice a day. The p.m. fixing is relevant for the observation of the barrier.

Considering the current **LBMA Gold Price PM** as of November 1, 2021 at USD 1,793.80, the barrier would be at USD 878.962 (49 % of USD 1,793.80).



## 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](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)

## NO CURRENCY RISK

The LBMA Gold Price PM 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

- **Fixed interest rate:** The fixed annual interest rate is paid out regardless of the performance of the two underlyings.
- **Safety buffer:** Partial protection against falling prices down to the barrier of 49% of the respective starting value
- **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. Close to the barrier, disproportionate price movements of the certificate can also occur during the term.
- **Limited yield opportunity:** The yield is in any case limited to the fixed 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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Certificates issued by RCB are no financial products as defined in the Regulation (EU) 2019/2088

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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 1/51520 - 484.

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