



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 BONUS&SAFETY 3

**INVESTMENT PRODUCT** WITHOUT CAPITAL PROTECTION  
BONUS CERTIFICATE

- Underlying: EURO STOXX 50® Index
- 3% fixed annual interest rate
- Barrier at 39% of the index starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 3 years

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



Certificates by

 **Raiffeisen  
CENTROBANK**

# INVESTMENT WITH FIXED INTEREST RATE

## In short:

With the certificate 3% Europe Bonus&Safety 3 investors 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 always quoted above the barrier of 39% of its starting value during the observation period. In the event of a barrier violation during the term by the underlying, investors are exposed to full market risk; this means a substantial capital loss is possible.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG*
ISIN	AT0000A2WCC2
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Mar 29 – Apr 25, 2022
Initial valuation date	Apr 26, 2022
Issue value date	Apr 27, 2022
Final valuation date	Apr 23, 2025
Maturity date	Apr 28, 2025
Starting value	closing price of the index at the initial valuation date
Barrier	39% of the starting value
Observation	continuously
Observation period	Apr 27, 2022 - Apr 23, 2025
Fixed interest rate	3% annually
Interest rate payout dates	Apr 27, 2023; Apr 26, 2024; Apr 26, 2025;
Redemption	Provided that the EURO STOXX 50® index always quoted above the barrier of 39% of its 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. Even if the barrier is touched or undercut, the maximum payout remains limited to EUR 1,000 per nominal value and investors do not participate in price increases of the of the index beyond the starting value. Redemption at the maturity date is dependent on the solvency of RCB*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>

The certificate **3% Europe Bonus&Safety 3** is based on the European stock benchmark **EURO STOXX 50®**. This investment product is suited for investors who expect the EURO STOXX 50® index to perform stably in the upcoming three years and who deem price slumps of 61% 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 61%. The certificate has a term of three 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** is fixed as the **starting value** and the **barrier** (39% of the starting value) is determined.

- **The fixed interest rate** of 3% is paid out annually, regardless of the performance of the underlying index (equivalent to 3 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 index. The index price is continuously compared to its barrier during the observation period. At the final valuation date **one of the following scenarios** will apply:

#### SCENARIO 1: The index always quoted ABOVE its barrier

If the EURO STOXX 50® index always quoted above the barrier of 39% of its starting value during the observation period, the certificate is redeemed at 100%. This means, provided that the index never declines by 61% or more compared to the 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

If the EURO STOXX 50® index touched or undercut the barrier of 39% of its starting value during the observation period, redemption at the maturity date is effected according to the index performance (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 index beyond the starting value.

\* 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.

**SUITED MARKET EXPECTATION**

declining

sideways

rising

**YOUR INVESTMENT HORIZON**

&lt; 3 years

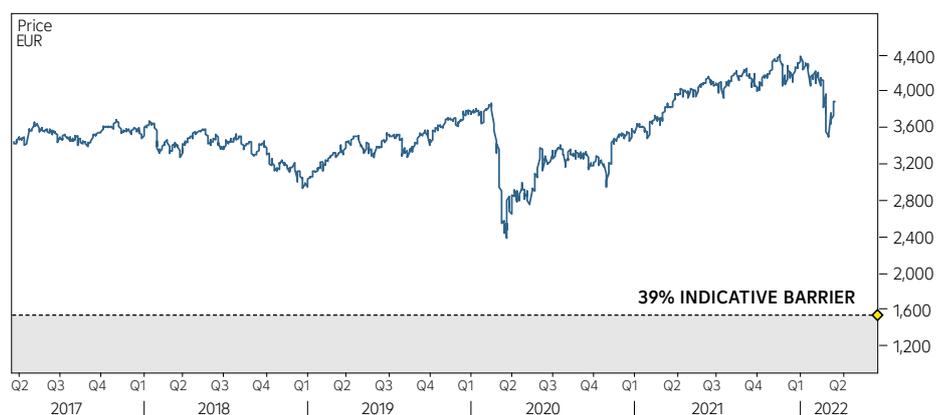
3 to 5 years

&gt; 5 years

**EURO STOXX 50® - TOP 10 CONSTITUENTS**

	Branch	Country	Weighting
ASML Holding	Technology	Netherlands	8.5%
LVMH	Luxury Goods	France	5.7%
Linde	Chemicals	Great Britain	4.9%
TotalEnergies	Oil&Gas	France	4.1%
SAP	IT	Germany	3.8%
Sanofi	Pharmaceuticals	France	3.7%
Siemens	Industrials	Germany	3.5%
L'Oreal	Consumer Staples	France	3.0%
Allianz	Financials	Germany	3.0%
Schneider Electric	Industrials	France	2.9%

43.1%



EU0009658145

As of March 17, 2022; Source: Reuters (.STOXX50E)

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

**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) – and the key information document as well as „Customer Information and Regulatory Issues“ at [www.rcb.at/en/customerinformation](http://www.rcb.at/en/customerinformation).

**OPPORTUNITIES**

- **Fixed interest rate:**  
The fixed annual interest rate (3% p.a.) is paid out regardless of the performance of the underlying index.
- **Safety buffer:**  
Partial protection against falling prices due to initial safety buffer of 61% - barrier at 39% of the index starting value
- **Flexibility:**  
Tradability on the secondary market, no management fees

**RISKS**

- **Barrier violation:**  
If the barrier is violated by the underlying, investors are entirely subject to market risk, without any protective mechanism. Close to the barrier disproportionate price movements of the certificate may occur.
- **Limited yield opportunity:**  
The yield is in any case limited to the fixed annual interest payments (3 x 3% during the term). 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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Issuer Risk/Creditor Participation ("bail-in"): Any payments during or at the end of the term of the certificates depend on the solvency of the issuer ("issuer risk"). Investors are therefore 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"). The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed further information is available at [www.rcb.at/en/basag](http://www.rcb.at/en/basag). A total loss of the invested capital is possible. Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information. The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

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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