

# USD Nasdaq-100 Twin Win 3

## Bonus Certificate

- Underlying: Nasdaq-100® Index
- After a term of 3 years:
  - 1:1 participation in price gains of up to +40%
  - Conversion of losses of up to -40% into profits
- 60% barrier, market risk if the barrier is violated, currency risk

Please note the issuer risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.

Nasdaq-100® is a registered trademark of Nasdaq Inc.



With this certificate, you participate in rising prices of the underlying up to a maximum of +40%. As long as the barrier is not violated, price losses of the underlying are converted into gains at maturity. If the barrier is violated, you are exposed 1:1 to the market risk and a substantial capital loss is possible.

### How the certificate works

At the initial valuation date the starting value of the underlying is fixed and from that the barrier is determined. During the observation period the underlying price is compared with the its barrier.

The following options are possible at the end of the term:

1. Barrier not touched or undercut

If the underlying has risen, you participate 1:1 in the performance up to a maximum of +40%.

If the underlying has fallen, losses are converted 1:1 into profits.

2. Barrier touched or undercut at least once during the term

In this case, redemption is affected according to the performance.

The maximum redemption remains limited to 140% of the nominal value.

The performance is defined as the percentage development from the starting value to the final value.

### Payout profile at the end of term

Final value*	Redemption** if barrier	
	not violated	violated
+50%	140% (USD 1.400)	140% (USD 1.400)
+30%	130% (USD 1.300)	130% (USD 1.300)
+10%	110% (USD 1.100)	110% (USD 1.100)
+/-0%	100% (USD 1.000)	100% (USD 1.000)
-10%	110% (USD 1.100)	90% (USD 900)
-30%	130% (USD 1.300)	70% (USD 700)
-50%	→	50% (USD 500)

\* in comparison to the starting value

\*\* based on the nominal value



The certificate is quoted in USD, so there is a currency risk for euro investors.

### During the term



- You can buy and sell the certificate on the secondary market at any time.
- The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.



**Issuer risk / Bail-in:** Certificates are not covered by the Deposit Protection Scheme.

Investors are exposed to the risk that Raiffeisen Bank International 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.

Issuer <sup>1</sup>	Raiffeisen Bank International AG
ISIN	AT0000A3AWA8
Issue price	100 %
Nominal value	USD 1.000
Subscription period <sup>2</sup>	Mar 5 - Apr 8, 2024
Initial valuation date	Apr 9, 2024
Issue value date	Apr 10, 2024
Final valuation date	Apr 7, 2027
Maturity date	Apr 12, 2027
Underlying	Nasdaq-100® Index
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Cap	140% of the starting value
Barrier	60% of the starting value
Barrier observation	continuously (every price)
Observation period	Apr 10, 2024 - Apr 7, 2027
Listing	Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](http://rbinternational.com/ir/ratings)

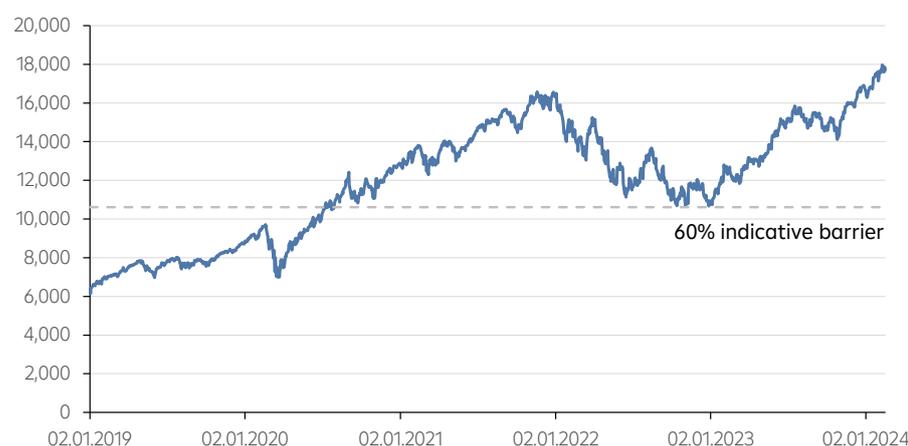
2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

## Nasdaq-100® Index

The Nasdaq-100® is a global technology index comprising the 100 largest stocks. These are mainly US companies.

- **Weighting by market capitalization:** The higher the market capitalization of a company, the higher its weighting in the index.
- **Automatic adjustments:** The weightings of the companies are modified quarterly and the composition is adjusted annually in December.

## Development over the past 5 years



As of February 16, 2024; Source: Reuters (NDX), ISIN: US6311011026

Please note that the past performance is not a reliable indicator for the future performance.

## Well-known index members

	Sector
Microsoft	IT
Apple	IT
Nvidia	IT
Amazon	IT
Meta	IT
Tesla	Consumption
Netflix	IT
Adobe	IT
Intel	IT
Cisco Systems	IT

## Note

You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at [raiffeisencertificates.com/securities-prospectus](https://raiffeisencertificates.com/securities-prospectus) (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" [raiffeisencertificates.com/en/customer-information](https://raiffeisencertificates.com/en/customer-information). The approval of the base prospectus by the competent authorities should not be construed as an endorsement of the product by such authorities.

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