

# Austria Express 4

## Express Certificate

- Underlying: ATX® Index
- 8% annual yield opportunity, 1-4 year term
- 60% barrier (only active at maturity),  
market risk if the barrier is violated

Please note the issuer risk.

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

ATX® is a registered trademark of Wiener Börse AG.



With this certificate, you have an annual yield opportunity of 8% as well as the option of early redemption. If the underlying quotes at or above its starting value on one of the annual valuation dates, (early) redemption is affected, including interest of 8% per year of term. In the event of a barrier violation at the end of term, investors are exposed to market risk on a one-to-one basis. This means in this case that a significant loss of capital is possible.

### How the certificate works

On the initial valuation date the starting value of the underlying is fixed and the barrier is determined. On the annual valuation date, the price of the underlying is compared to its starting value. If the underlying quotes at or above its starting value, the certificate is redeemed (early) at the defined termination price. The maximum possible redemption is limited by the maximum amount.

Annual valuation days	Is the underlying price greater than/ equal to the termination level?	Termination price
2025	100% of the starting value? no	yes ▶ 108% (EUR 1,080)
2026	100% of the starting value? no	yes ▶ 116% (EUR 1,160)
2027	100% of the starting value? no	yes ▶ 124% (EUR 1,240)
2028	100% of the starting value? no	yes ▶ 132% (EUR 1,320)
	Is the underlying's price above the barrier? no	yes ▶ 100% (EUR 1,000)

Redemption 1:1 according to the index performance

If there has been no early redemption by the last year of the term and the underlying price is also below the payout level on the final valuation date, the barrier is observed: If the underlying price is above the barrier, redemption is at 100% of the nominal amount. If the underlying price quotes at or below the barrier, redemption is affected at the maturity date in accordance with the performance of the underlying (percentage development from the starting value to the final value).

Details on the share delivery can be found on the following page.

### 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 underlying assets, their fluctuation range, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and fluctuate sharply, especially if the underlying is close to the barrier.



### 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	AT0000A3CT72
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>2</sup>	May 13 - Jun 6, 2024
Initial valuation date	Jun 7, 2024
Issue value date	Jun 10, 2024
Annual valuation dates	Jun 6, 2025; Jun 8, 2026; Jun 8, 2027; Jun 8, 2028
Early maturity dates	Jun 11, 2025; Jun 11, 2026; Jun 11, 2027; Jun 13, 2028
Underlying	ATX®
Starting value	Closing price of the underlying at the initial valuation date
Final value	Closing price of the underlying at the final valuation date
Barrier	60% of starting value
Barrier observation	Only on the last valuation date (closing price)
Termination levels	1) 100%, 2) 100%, 3) 100%, 4) 100% of starting value
Observation of termination levels	on the annual valuation days (closing prices)
Termination prices	1) 108%, 2) 116%, 3) 124%, 4) 132% of nominal value
Maximum amount	132% of nominal value
Quotes	Vienna, Stuttgart

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

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

### My expectation for the underlying

falling ↘ **sideway →** rising ↗

**ATX®**

20 largest (listed) companies in Austria

**Development over the past 5 years**



**Well-known index members**

	Branch
Erste Group Bank	Financials
OMV	Oil&Gas
Verbund	Energy
BAWAG Group	Financials
Wienerberger	Industrials
Andritz	Industrials
voestalpine	Technology
Raiffeisen Bank International	Financials
EVN	Energy
CA Immobilien	Real Estate

As of April 30, 2024; Source: Bloomberg (ATX Index); ISIN: AT0000999982

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

**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.

You can find further information at [raiffeisencertificates.com](https://raiffeisencertificates.com) oder or contact your advisor.

You can reach your Raiffeisen certificates team at:

- Certificate Hotline: +431 71707 5454
- [info@raiffeisencertificates.com](mailto:info@raiffeisencertificates.com)



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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 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"). 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 [raiffeisenzertifikate.at/en/basag](https://raiffeisenzertifikate.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.

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ject 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.

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