

Global Indices Express USD

- Underlyings: STOXX® Global Select Dividend 100, S&P 500® and NASDAQ-100 Notional Net Return EUR Excess Return Index
- Yield opportunity up to 37% (7.4% per annum)
- Barrier at 60% of the starting value, only active at the end of the term
- Term: 1 to 5 years (early redemption possible)
- Full market risk in case of barrier violation, issuer risk
- Further information on opportunities/risks on the following pages

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S&P 500® is a trademark of Standard & Poor's, a division of McGraw-Hill, Inc.

NASDAQ-100 Notional Net Return EUR Excess Return Index is a trademark of Nasdaq Inc.

Investment product without capital protection
Express Certificate



ZERTIFIKATE
AWARD AUSTRIA

Best Issuer
2024



This certificate provides the opportunity for early redemption each year and enables investors to obtain a yield of 7.4% per year if the values of the underlyings quote on one of the annual valuation days at or above the annually declining termination level. In case one of the values quotes below the respective termination level, the term will be extended by another year – up to a maximum of 5 years. If the barrier is violated at the end of the term, the investor is entirely subject to market risk.

Issuer¹	Raiffeisen Bank International AG
ISIN	AT0000A3DZF4
Issue price	100%
Nominal value	USD 1,000
Subscr. period²	23.07. - 28.08.2024
Initial valuation date	29.08.2024
Issue value date	30.08.2024
Final valuation date	27.08.2029
Maturity date	30.08.2029
Annual valuation dates	27.08.2025; 27.08.2026; 26.08.2027; 28.08.2028; 27.08.2029
Early maturity dates	29.08.2025; 31.08.2026; 30.08.2027; 30.08.2028; 30.08.2029
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 the starting value
Observation of the barrier	only at the final valuation date (closing price)
Termination levels as % of starting value	1) 100%, 2) 95%, 3) 90%, 4) 85%, 5) 80% of the starting value
Observation of the termination levels	at each annual valuation date (closing prices)
Termination prices	1) 107.4%, 2) 114.8%, 3) 122.2% , 4) 129.6%, 5) 137% of the nominal value, provided that the closing price of the underlyings quotes at or above the termination level at the annual valuation date, (early) redemption is effected according to the predefined termination price. Redemption is dependent on the solvency of RBI.
Quotes	Stuttgart

1 ... Rating: rbinternational.com/ir/ratings

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

How the certificate works

On the initial valuation date, the starting values of the underlyings are determined and based on that the respective barrier and the termination levels are defined. On the respective annual valuation date, the price of the underlyings are compared with the respective termination level. If the prices of all three underlyings are at or above the termination level, (early) redemption of the certificate is effected at the predefined termination price:

Annual valuation dates	Is the price of the underlyings greater/ equal to ...	Termination price (% of the nominal value)
2025	<input type="text" value="≥ 100 % of the starting value"/> no ▼	yes ► 107.4 %
2026	<input type="text" value="≥ 95 % of the starting value"/> no ▼	yes ► 114.8 %
2027	<input type="text" value="≥ 90 % of the starting value"/> no ▼	yes ► 122.2 %
2028	<input type="text" value="≥ 85 % of the starting value"/> no ▼	yes ► 129.6 %
2029	<input type="text" value="≥ 80 % of the starting value"/> no ▼	yes ► 137 %
2029	<input type="text" value="> 60 % of the starting value"/> no ▼	yes ► 100 %

Redemption 1:1 according to the worst performing underlying: for example if the worst performing underlying drops to 50% of the starting value, redemption at 50%

If there has been no early redemption by the last year of the term and if the price of at least one underlying is also at or below the barrier on the final valuation date, redemption is effected 1:1 analogue to the performance of the worst performing underlying (percentage performance from the starting value to the closing price at the final valuation date).

NASDAQ-100 Notional Net Return EUR Excess Return Index, which is composed of the 100 largest companies listed on Nasdaq, such as Mondelez International, Alphabet Inc, Airbnb Inc, Cisco Systems Inc, Intel Corp.

STOXX® Global Select Dividend 100, which shows the development of dividend stocks from North America, Europe and Asia/Oceania, such as Pfizer Inc, HP Inc, Best Buy Co Inc, Allianz SE, NN Group NV, BMW.

S&P 500 Index, which is composed of 500 leading US stocks , such as American Express, Coca-cola, General Electric Co., HP Inc, Home Depot Inc.

My expected market trend

declining ↘

sideways →

rising ↗

My investment horizon

< 3 years

3 to 5 years

> 5 years

Risk profile of the product

1

2

3

4

5

6

7

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, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at raiffeisenzertifikate.at/en/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“ raiffeisenzertifikate.at/customer-information

Opportunities

- **Yield opportunity:** Opportunity to obtain 7.4 % annual yield if underlyings quote at or above the termination level at the annual valuation date
- **Safety buffer:** Partial protection against price losses due to the initial safety buffer of 40% - barrier at 60% of the starting value.
- **Flexibility:** Tradability on secondary market, no management fees

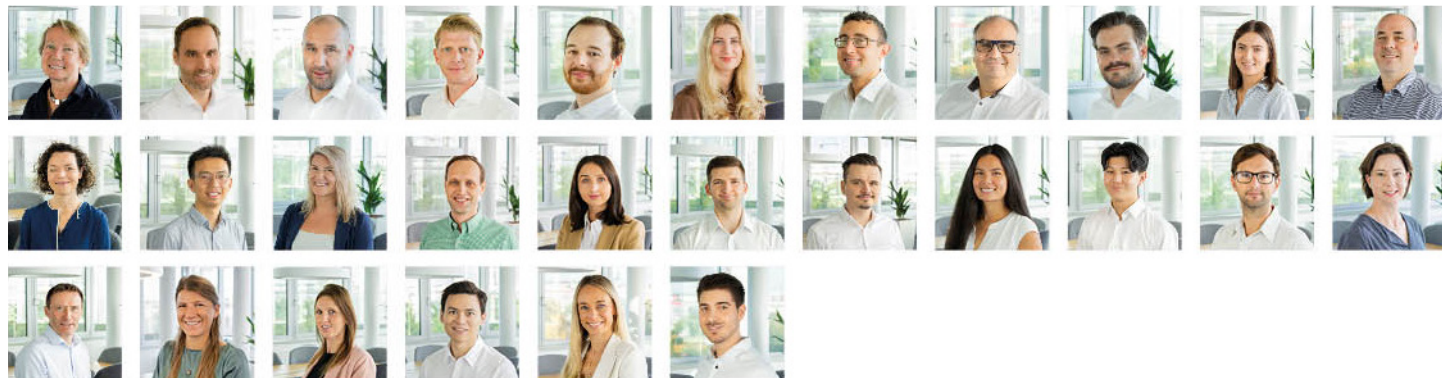
Risks

- **Limited yield opportunity:** The maximum yield is limited to 7.4% per annum. If at least one of the underlyings quotes below the termination level at any of the valuation dates, no (early) redemption at the predefined termination price will be effected and investors will not obtain any yield.
- **Barrier violation:** If the barrier is violated at the final valuation date, so at least one of the underlyings quotes at or below 60%, redemption is effected 1:1 according to the performance of the worst performing underlying and 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.
- **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 fulfill 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.

You can find further information at raiffeisencertificates.com oder or contact your advisor.

You can reach your Raiffeisen Certificates team at:

- Certificate Hotline: +431 71707 5454
- info@raiffeisencertificates.com



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If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate 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), interest rates, solvency of the issuer or remaining term. If the Express 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 (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

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