

# Global Indices Express III CZK

- Underlyings: STOXX® Global Select Dividend 100, EURO STOXX 50 Price EUR and NASDAQ-100 Notional Net Return EUR Excess Return Index
- Yield opportunity up to 32.5% (6.5% 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

STOXX® Global Select Dividend 100 and EURO STOXX 50 PRICE EUR indices are a trademark of STOXX Ltd.  
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 6.5% 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.

Issuer <sup>1</sup>	Raiffeisen Bank International AG
ISIN	AT0000A3G4P5
Issue price	100%
Nominal value	CZK 1,000
Subscr. period <sup>2</sup>	17.10.-15.11.2024
Initial valuation date	18.11.2024
Issue value date	19.11.2024
Final valuation date	15.11.2029
Maturity date	20.11.2029

**Annual valuation dates**  
14.11.2025; 16.11.2026;  
16.11.2027; 15.11.2028; 15.11.2029

**Early maturity dates**  
20.11.2025; 20.11.2026;  
22.11.2027; 21.11.2028; 20.11.2029

**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) 106.5%, 2) 113%,  
3) 119.5%, 4) 126%, 5) 132.5%  
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.

1 ... Rating: [rbinternational.com/ir/ratings](http://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	≥ 100 % of the starting value no ▼	yes ► 106.5 %
2026	≥ 95 % of the starting value no ▼	yes ► 113.0 %
2027	≥ 90 % of the starting value no ▼	yes ► 119.5 %
2028	≥ 85 % of the starting value no ▼	yes ► 126.0 %
2029	≥ 80 % of the starting value no ▼	yes ► 132.5 %
2029	> 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.

**EURO STOXX 50 Price EUR**, which is composed of 50 leading stocks from 11 Eurozone countries, such as ASML Holding, SAP SE, LVMH Moët Hennessy Louis Vuitton, TotalEnergies, Siemens.

#### 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/](https://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](https://raiffeisenzertifikate.at/customer-information)

#### Opportunities

- **Yield opportunity:** Opportunity to obtain 6.5% 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

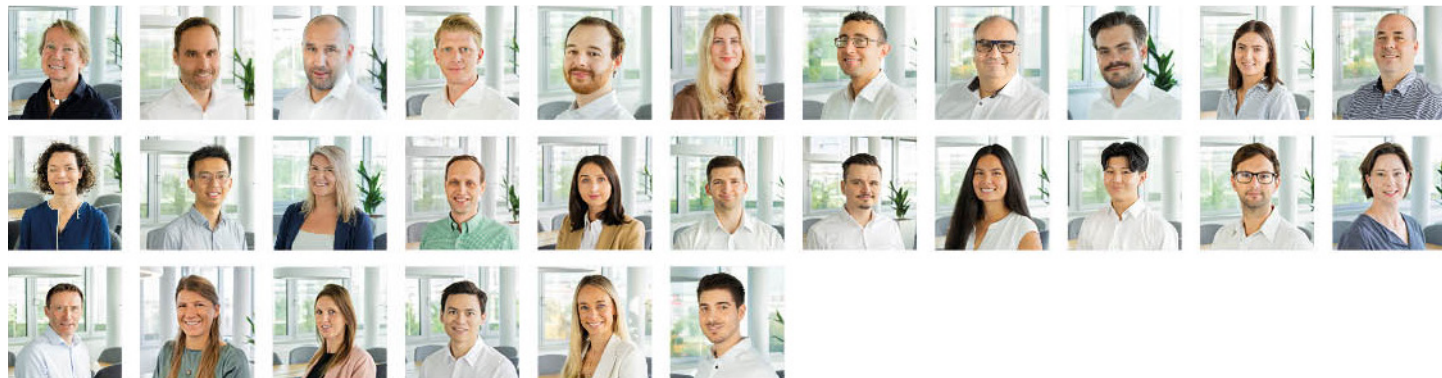
- **Limited yield opportunity:** The maximum yield is limited to 6.5% per annum. If at least one of the underlyings quotes below the termination level at any of the valuation dates, no (early) redemption at the predefined termination price will be effected and investors will not obtain any yield.
- **Barrier 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](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)



#### DISCLAIMER

In spite of all possible care taken, the data contained in this advertisement are provided purely as non-binding information. This advertisement constitutes neither investment advice nor an offer nor a recommendation nor an invitation to execute a transaction. The information contained in this advertisement is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this advertisement substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This advertisement has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The complete information for all financial instruments described in this advertisement as well as the sole legal basis for potential transactions in one of the described financial instruments is the Registration Document approved by the Luxembourg Financial Market Authority (CSSF) and the Securities Note approved by the Austrian Financial Market Authority (FMA) - both documents together form the Base Prospectus - together with any supplements and the respective Final Terms of the described financial filed with the FMA. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities. Additional information on the financial instruments described herein may also be obtained from the respective key information documents (KIDs) that are available for download free of charge on the website of Raiffeisen Bank International AG ([raiffeisen-zertifikate.at/en](https://raiffeisen-zertifikate.at/en)) by entering the International Securities Identification Number (ISIN) of the respective financial instrument. Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Bank International AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein. Certificates are risky instruments of wealth investment. Should the price of the respective underlying instrument of a certificate develop adversely, an investor may lose part or all of his or her invested capital. Certificates react more strongly or weakly to changes of the price of the underlying instrument depending on a number of factors (e.g. volatility or correlation of the underlying instruments, interest, dividends, remaining term, changes in foreign exchange rates) and do not move simultaneously with the underlying. Under certain circumstances the issuer is authorized to redeem the certificates prior to the agreed repayment date.

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 [raiffeisen-zertifikate.at/en/basag](https://raiffeisen-zertifikate.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 price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate.

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.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Certificates issued by Raiffeisen Bank International AG are no financial products as defined in the Regulation (EU) 2019/2088.

Supervisory Authorities: Austrian Financial Market Authority (FMA), European Central Bank (ECB)). Imprint according to the Austrian Media Act: Media Owner and Publisher is Raiffeisen Bank International AG, Am Stadtpark 9, 1030 Vienna/Austria.