

# NVIDIA Express 4

## Express Certificate

- Underlying: NVIDIA share
- 11.5% annual yield opportunity, 1-5 year term and decreasing termination level
- 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.



  
ZERTIFIKATE  
AWARD AUSTRIA  
Best Issuer  
2024



With this certificate, you have an annual yield opportunity of 11.5% as well as the option of early redemption. If the underlying is at or above the respective termination level on one of the annual valuation dates, (early) redemption is affected including interest of 11.5% per year of term. If the underlying quotes below the barrier at the end of term, shares are delivered; the value of the shares delivered will be significantly lower than the nominal amount of the certificate.

### How the certificate works

On the first 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 the termination level. If the underlying is at or above the termination level, 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
2026	100% of the starting value? no	yes ▶ 111.5% (EUR 1,115)
2027	90% of the starting value? no	yes ▶ 123.0% (EUR 1,230)
2028	80% of the starting value? no	yes ▶ 134.5% (EUR 1,345)
2029	70% of the starting value? no	yes ▶ 146.0% (EUR 1,460)
2030	60% of the starting value? no	yes ▶ 157.5% (EUR 1,575)
	Share delivery	

If there has been no early redemption by the last year of the term and the underlying price is also below the payout level (corresponds to the barrier) on the final valuation date, you will receive shares in your securities account.

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

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3HG72
<b>Issue price</b>	100%
<b>Nominal value</b>	EUR 1,000
<b>Subscr. period<sup>2</sup></b>	Jan 14 - Feb 10, 2025
<b>Initial valuation date</b>	Feb 11, 2025
<b>Issue value date</b>	Feb 12, 2025
<b>Annual valuation dates</b>	Feb 10, 2026, Feb 10, 2027, Feb 10, 2028, Feb 8, 2029, Feb 8, 2030
<b>Early maturity dates</b>	Feb 13, 2026, Feb 15, 2027, Feb 15, 2028, Feb 13, 2029 Feb 13, 2030
<b>Underlying</b>	NVIDIA share
<b>Starting value</b>	Closing price of the underlying at the initial valuation date
<b>Final value</b>	Closing price of the underlying at the final valuation date
<b>Barrier</b>	60% of starting value
<b>Barrier observation</b>	Only on the last valuation date (closing price)
<b>Termination levels</b>	1) 100%, 2) 90%, 3) 80%, 4) 70%, 5) 60% of starting value
<b>Observation of termination levels</b>	on the annual valuation days (closing prices)
<b>Termination prices</b>	1) 111.5%, 2) 123.0%, 3) 134.5%, 4) 146.0%, 5) 157.5% of nominal value
<b>Maximum amount</b>	157.5% of nominal value
<b>Quotes</b>	Vienna, Stuttgart

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.

#### My expectation for the underlying

falling ↘
  sideways →
  rising ↗

### During the term

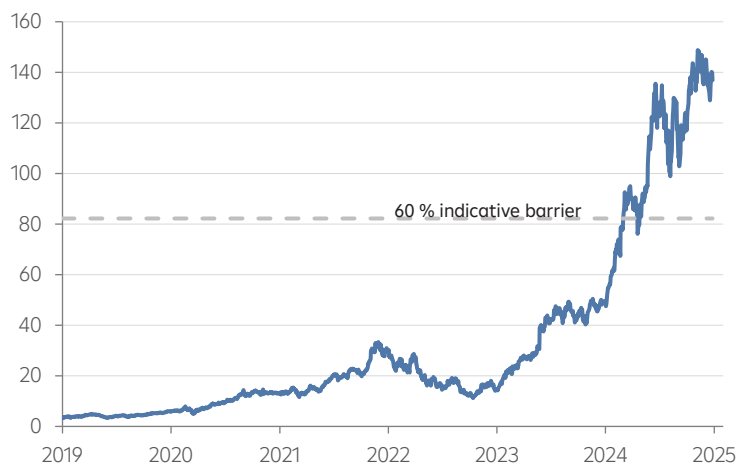
- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying assets, their fluctuation range, correlation and dividend expectations as well as the interest rate level. 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.

### Underlying: NVIDIA share

NVIDIA is one of the largest developers of graphics processors and chipsets for computers, servers and game consoles.

### Development over the past 5 years



As of: December 27, 2024; Source: Bloomberg (NVDAUS), ISIN: US67066G1040

Please note that past performance does not allow any conclusions to be drawn about future performance.

### Share delivery

The number of shares you receive in your securities account is calculated as follows:

$$\text{Number of shares} = \text{nominal amount} \times \text{exchange rate (EUR/USD)} / \text{starting value}$$

As a rule, this does not result in whole numbers. However, as only whole shares can be traded, the market value of the fractional share exceeding this is paid out:

$$\text{Cash settlement} = \text{fractional share} \times \text{final value} / \text{exchange rate (EUR/USD)}$$

Complies with the sustainability standard for Raiffeisen certificates  [raiffeisenzertifikate.at/en/sustainability](https://raiffeisenzertifikate.at/en/sustainability)

This means that both the issuer and the underlying asset, in their economic actions, take into account negative impacts on the following sustainability factors:



Greenhouse gas emissions



Water conservation and water consumption



Waste prevention



Species diversity (biodiversity)



Social, labor and human rights issues incl. corruption and bribery

### Notes

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" [raiffeisencertificates.com/en/customer-information](https://raiffeisencertificates.com/en/customer-information). The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent 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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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/bail-in](https://raiffeisenzertifikate.at/en/bail-in). 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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