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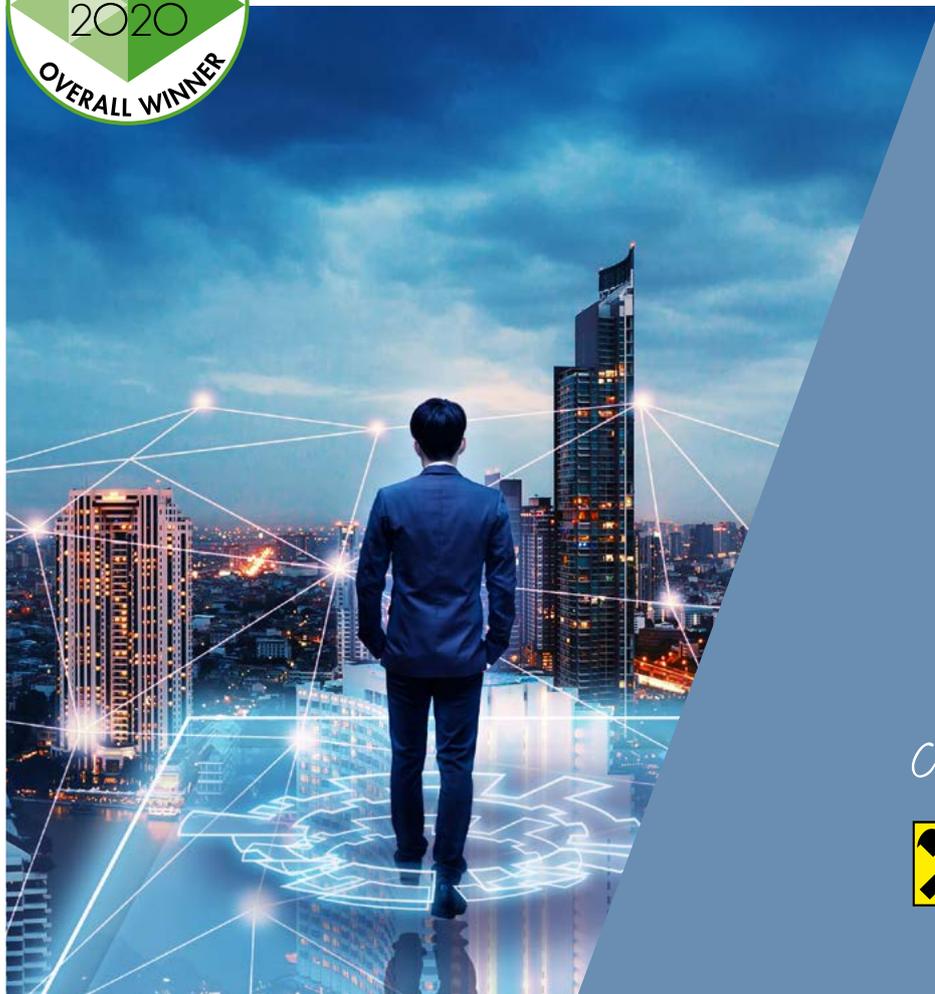
Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

MEGATRENDS BONUS&GROWTH

INVESTMENT PRODUCT WITHOUT CAPITAL PROTECTION
BONUS CERTIFICATE

- Underlying: iSTOXX® Global Megatrends Select 50 Price EUR index
- Unlimited participation in a positive index performance
- Barrier at 55% of the index starting value
- Full market risk if barrier is violated, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 5 years

iSTOXX® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

UNLIMITED PARTICIPATION IN AN INDEX GROWTH

In short:

With the Megatrends Bonus&Growth certificate investors participate without any yield limitation at 100% in the positive performance of the underlying iSTOXX® Global Megatrends Select 50 Price EUR index at the end of the term. Provided the barrier of 55% of the index starting value was never touched or undercut during the observation period, the certificate will be redeemed at the minimum of 110% of the nominal value. In the event of a barrier violation during the term investors are exposed to full market risk; this means a substantial capital loss is possible.

KEY FACTS

Issuer	Raiffeisen Centrobank AG*
Offer	continuous issuing
ISIN	AT0000A2QDP4
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Mar 16 – Apr 12, 2021
Initial valuation date	Apr 13, 2021
Issue value date	Apr 14, 2021
Final valuation date	Apr 09, 2026
Maturity date	Apr 14, 2026
Starting value	closing price of the index at the initial valuation date
Barrier	55% of the starting value
Observation	continuous
Observation period	Apr 14, 2021 – Apr 09, 2026
Bonus level	110% of the starting value
Cap	no cap
Redemption	Investors participate at the end of the term at 100% and unlimited in the positive performance of the iSTOXX® Global Megatrends Select 50 Price EUR index. In case of index performance of less than +10%, redemption will be effected at 110% of the nominal value, if the barrier was never touched/ undercut during the term. Otherwise the certificate will be redeemed according to the negative index performance. Redemption is dependent on the solvency of RCB*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RfI: www.rbiinternational.com/ir/ratings

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

Megatrends are major social, economic, political and technological changes that have the potential to change the world. They usually lead to fundamental social change and can shape our everyday life permanently. Megatrends are particularly robust and withstand temporary resets without losing their momentum. Many investors are aware of their enormous importance and position themselves accordingly. In order to enable investors to invest in megatrends, Raiffeisen Centrobank and the renowned index provider STOXX Ltd. collaborated to establish the iSTOXX® Global Megatrends Select 50 Price EUR index which comprises businesses along the following nine megatrends: Infrastructure, Sharing Economy, Industry 4.0, Smart Cities, Housing Construction, Next Generation Telecoms, Millennials, Fintech and Silver Economy.

This index serves as underlying for the **Megatrends Bonus&Growth** certificate. This investment product without capital protection enables investors to participate without any yield limitation at 100% in the positive performance of the iSTOXX® Global Megatrends Select 50 Price EUR index at the end of the term. A barrier, set at 55% of the index starting value, serves as safety mechanism (equals an initial safety buffer of 45%). Provided that the barrier was never violated during the observation period, redemption will be effected at a minimum of 110% of the nominal value – even if the index performance at the end of the term is negative. The certificate has a term of five years. Details on the chances and risks of the certificate are set out on the subsequent page.

FUNCTIONALITY

At the initial valuation date the **closing price** of the **iSTOXX® Global Megatrends Select 50 Price EUR index** is fixed as **starting value** and the **barrier** (55% of the starting value) as well as the **bonus level** (110% of the starting value) are determined. At the final valuation date the closing price of the index is compared to the starting value and one of the following scenarios will apply:

SCENARIO 1: index performance $\geq +10\%$

In addition to the nominal value the positive index performance is paid out at the end of the term. This applies in any case – irrespective, if the barrier was violated during the term or not.

SCENARIO 2: index performance $< +10\%$

In case the iSTOXX® Global Megatrends Select 50 Price EUR index **always quoted above** the barrier of 55% of the starting value, redemption is effected at 110% of the nominal value. This means: if the index never declined by 45% or more during the term compared to its starting value, investors obtain the nominal value of EUR 1,100 at the maturity date.

Provided, the barrier of 55% of the iSTOXX® Global Megatrends Select 50 Price EUR index starting value was **touched or undercut** at least once during the observation period, redemption at the maturity date is effected according to the index performance (percentage change from the starting value to the closing price at the final valuation date).

iSTOXX® GLOBAL MEGATRENDS SELECT 50 PRICE EUR INDEX



As of: March 3, 2021; source: Reuters (.IXGTRNDP)
ISIN: CH0520503233

Please note that the performance of the index from Q1 2016 to Q4 2019 is based on a simulated past performance and that past performance is no reliable indicator for future performance of this underlying.

REKNOWN TITLES IN THE INDEX

iSTOXX® GLOBAL MEGATRENDS SELECT 50

Amgen Inc.
AT&T Inc.
China Mobile Ltd.
Cisco Systems Inc.
International Business Machines Corp.
Mitsubishi Chemical Holdings Corp.
National Grid PLC
Proximus NV
Texas Instruments Inc.
United Parcel Service Inc.
Verizon Communications Inc.

SUITED MARKET EXPECTATION

declining	sideways	rising
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YOUR INVESTMENT HORIZON

< 3 years	3 to 5 years	> 5 years
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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 see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at www.rcb.at/en/securitiesprospectus (we recommend reading the prospectus before making an investment decision) – and the key information document as well as „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation.

REDEMPTION PROFILE: exemplary redemption at the end of the term

INDEX PERFORMANCE	REDEMPTION CERTIFICATE ¹	
	✓ BARRIER UNTOUCHED ²	✗ BARRIER VIOLATED ³
+ 60%	EUR 1,600	EUR 1,600
+ 30%	EUR 1,300	EUR 1,300
+/- 0% = starting value	EUR 1,100	EUR 1,000
- 25%	EUR 1,100	EUR 750
- 40%	EUR 1,100	EUR 600

1...exemplary redemption amount at the end of the term per EUR 1,000 nominal value

2...underlying always quoted above the barrier during the observation period

3...underlying touched or undercut the barrier during the observation period at least once

UNDERLYING: iSTOXX® GLOBAL MEGATRENDS SELECT 50 PRICE EUR INDEX

- **Index calculation:** by the independent index provider STOXX Ltd.
- **Index composition:** 50 stocks with low volatility and high dividend yield from specially selected companies that are positioned along the following nine identified megatrends: Infrastructure, Sharing Economy, Industry 4.0, Smart Cities, Housing Construction, Next Generation Telecoms, Millennials, Fintech, Silver Economy
- **Exclusion criteria:** Environmental, social and governance criteria are also used taken into account in the selection process: companies, which violate UN Global Compact guidelines or in connection with weapons, adult entertainment, gambling, oil & gas, thermal coal, nuclear power or tobacco are excluded.
- **Index weighting:** according to the inverse volatility of the shares, whereby the maximum weighting of an individual share may not exceed 10%

OPPORTUNITIES

- **Unlimited yield opportunity:**
At the end of the term investors participate at 100% and unlimited (no cap) in the positive performance of the underlying German index.
- **Safety buffer:**
Partial protection against falling prices down to the barrier of 55% of the starting value – initial safety buffer of 45%
- **Flexibility:**
Tradability on the secondary market, no management fees

RISKS

- **Barrier violation:**
If the barrier is violated by the underlying, 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.
- **No yield in case of negative index performance:**
If the index performance at the end of the term is negative, redemption will be effected at a maximum of 100% of the nominal value.
- **Issuer risk / Bail-in:**
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank 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.

DISCLAIMER

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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 Base Prospectus (including any possible supplements) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the described financial instruments. The approved Base Prospectus (including any possible supplements) and the respective Final Terms have been deposited at the Oesterreichische Kontrollbank AG as the notification office. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the FMA. 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 Centrobank AG (www.rcb.at) 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 Centrobank 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 Centrobank 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 www.rcb.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 Bonus Certificate's price 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), bond interest rates, solvency of the issuer or remaining term. If the Bonus 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. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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Certificates issued by RCB are no financial products as defined in the Regulation (EU) 2019/2088

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Certificates by

