

FACTSHEET

BONUS CERTIFICATE MEGATRENDS BONUS&WACHSTUM

ISIN: AT0000A2QDP4 / WKN: RC03HA

INVESTMENT Product without Capital Protection

Bonus Certificate without Cap


Raiffeisen
Certificates

CHG. 1D

-0.270 (-0.27%)

BID

100.37%

ASK

101.87%

LAST UPDATE

**Apr 30, 2024
18:00:01.852**

UNDERLYING PRICE (DELAYED)

159.41 (-0.46%)

BARR. DIST. %

41.30%

INTEREST RATE ANNUALLY

-

BONUS YIELD P.A.

4.01%

This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates team at info@raiffeisenzertifikate.at or your personal consultant.

KEY DATA

| | |
|------------------------------|--|
| Underlying | iSTOXX Global Megatrends Select 50 Price EUR |
| Underlying price (delayed) | EUR 159.41 |
| Underlying date/time | May 01, 2024 18:14:31.000 |
| Starting value | EUR 170.13 |
| Barrier | EUR 93.57 |
| Barrier reached | no |
| Observation barrier | continuously |
| Distance to barrier | 41.30% |
| Bonus level | EUR 187.14 |
| Bonus amount | 110.00% |
| Cap | unlimited |
| Maximum amount | 0.00% |
| Fixed interest rate annually | - |
| Max. yield p.a. | - |
| Accrued interest | Dirty (included in the price) |
| Maturity date | Apr 14, 2026 |
| Final valuation date | Apr 09, 2026 |
| Issue date | Apr 14, 2021 |
| Multiplier | - |
| Expected market trend | sideways, bullish |
| Listing | Vienna, Stuttgart |
| Product currency | EUR |
| Underlying currency | EUR |
| Settlement method | Cash settlement |
| Taxation | Capital Gains Tax / no Foreign Capital Gains Tax |

DESCRIPTION

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 our 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.

Details on the **iSTOXX® Global Megatrends Select 50 Price EUR index** as well as the current list of index members can be found on the website of the index provider STOXX Ltd.

PRICE DEVELOPMENT SINCE ISSUE DATE



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Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

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 ≥ +10%

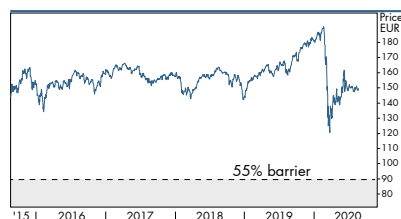
In addition to the nominal value the positive index performance is paid out at the end of the term. This applies in any case – irrespective, if the barrier was violated during the term or not.

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 |
|-----------|----------|--------|

YOUR INVESTMENT HORIZON

| | | |
|-----------|--------------|-----------|
| < 3 years | 3 to 5 years | > 5 years |
|-----------|--------------|-----------|

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.

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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 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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Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or on the product hotline of Raiffeisen Centrobank AG: +43 1/51520 - 484.

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