FACTSHEET EXPRESS CERTIFICATE MERCEDES-BENZ EXPRESS 7

ISIN: AT0000A36X10 / WKN: RC1A0T

INVESTMENT Product without Capital Protection

New Level Express Certificate

-0.060 (-0.06%)



CHG. 1D BID ASK

LAST UPDATE

May 16, 2024 08:40:10.171

UNDERLYING PRICE (INDICATIVE) STARTING VALUE NEXT REDEMPTION LEVEL MAX. YIELD P.A. UNTIL NEXT OBSERVATION DATE

108.09%

68.95 64.18 64.18 2.01%

106.59%

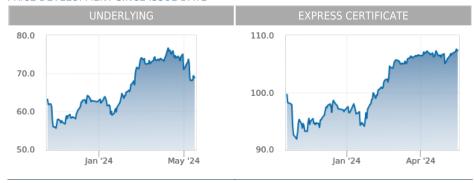
This factsheet contains current key figures for the certificate and a short general description. Find further information on the certificate and its opportunities and risks in the following product brochure, which was created at the beginning of the certificate's term. If you have any questions, please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

KEY DATA			
Underlying	Mercedes-Benz Group AG		
Underlying price (indicative)	EUR 68.95		
Underlying date/time	May 16, 2024 08:42:59.000		
Starting value	EUR 64.18		
Barrier	EUR 38.51		
Distance to barrier	44.15%		
Observation barrier	on the final valuation date		
(early) redemption level	64.18 / 57.76 / 51.34 / 44.93 / 38.51		
Distance to next termination level	6.92%		
Max. yield until next observation date	0.84%		
Max. yield p.a. until next observation date	2.01%		
Underlying currency	EUR		
Valuation dates	Oct 17, 2024 / Oct 16, 2025 / Oct 15, 2026 / Oct 15, 2027 / Oct 16, 2028		
(early) redemption amount	109.00% / 118.00% / 127.00% / 136.00% / 145.00%		
Maturity date	Oct 19, 2028		
Final valuation date	Oct 16, 2028		
Issue date	Oct 19, 2023		
Expected market trend	sideways, bullish		
Listing	Vienna, Stuttgart		
Product currency	EUR		
Underlying currency	EUR		
Settlement method	Cash settlement / Physical delivery		
Taxation	Capital Gains Tax / no Foreign Capital Gains		

DESCRIPTION

The certificate **Mercedes-Benz Express 7** offers an annual opportunity for early redemption, enabling investors to obtain a yield of 9% per year if the share of Mercedes-Benz AG quotes on one of the annual valuation days at or above the annually declining termination level. If the share quotes below the starting value, the term extends by another year - up to a maximum of five years. In the event of a barrier violation (60 % of the starting value) at the final valuation date, the investor is entirely subject to market risk and physical delivery of Mercedes-Benz shares is effected.

PRICE DEVELOPMENT SINCE ISSUE DATE



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Tax

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Mercedes-Benz Express 7

- Underlying: share of Mercedes-Benz Group
- Annual yield opportunity of 9%
- Barrier at 60% of the starting value, only active at the end of the term (share delivery possible)
- Annually declining termination level
- Full market risk in case of barrier violation, issuer risk
- Further information on opportunities/risks on the following pages
- Term: 1 to 5 years (early redemption possible)

Investment product without capital protection Express Certificate





This certificate provides the opportunity for early redemption each year and enables investors to obtain a yield of 9% per year if the price of the Mercedes-Benz share quotes on one of the annual valuation days at or above the annually declining termination level. In case the share price 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 ¹	Raiffeisen Bank International AG				
ISIN	AT0000A36X10				
Issue price 100%					
Nominal value EUR 1,000					
Subscr. per	iod² Se	ep 14 - Oct 17, 2023			
Initial value	ation date	Oct 18, 2023			
Issue value date Oct 19, 2023					
Annual valu	uation dates				
Oct 17, 2024; Oct 16, 2025;					
Oct 15	Oct 15, 2026; Oct 15, 2027, Oct 16, 2028				
Early matu	rity dates				
	Oct 22,	2024; Oct 21, 2025;			
Oct 20), 2026; Oct 20	, 2027, Oct 19, 2028			
Underlying	Mei	rcedes-Benz Group			
		common share			
	Calculation agent of underlying				
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Calculation	agent of un	derlying XETRA Frankfurt			
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Starting va underl Final value under Barrier Observatio final	lue (ying at the initial (ying at the following at the following following following) (in follow	XETRA Frankfurt Closing price of the itial valuation date Closing price of the inal valuation date it the starting value ier only at the date (closing price) 1) 100%, 2) 90%, 10%, 4) 70%, 5) 60%			
Starting va underl Final value under Barrier Observatio final	lue (ying at the ini (rlying at the f 60% of n of the barr nal valuation on n levels 3) 8 of n of the term	XETRA Frankfurt Closing price of the itial valuation date Closing price of the inal valuation date it the starting value ier only at the date (closing price) 1) 100%, 2) 90%, 10%, 4) 70%, 5) 60% It the starting value			

Termination prices

Max. amount

Quotes

1) 109%, 2) 118%,

Vienna, Stuttgart

3) 127%, 4) 136%, 5) 145% of the starting value

145% of the nominal value

How the certificate works

On the initial valutation date, the starting value of the underlying is determined and based on that the barrier and the termination levels are defined. On the respective annual valuation date, the price of the underlying is compared with the respective termination level. If the price of the underlying is 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 underlying grequal to	reater/	Termination price
2024	100% of the starting value	yes	109%
	no 🔻		
2025	90% of the starting value	yes	118%
	no		
2026	80% of the starting value	yes	127%
	no		
2027	70% of the starting value	yes	136%
	no		
2028	60% of the starting value	yes	145%
	no 🔻		
	physical delivery of shares		

If there has been no early redemption by the last year of the term and if the price of the underlying is also below the termination level (corresponds to the barrier) on the final valuation date, physical delivery of shares is effected:

Physical delivery of shares

A defined number of shares is booked into the investor's securities account. The number is calculated as follows:

Number of shares = Nominal value / starting value

Usually this does not result in whole numbers. Due to the fact that shares are traded in whole numbers only, in the event of physical delivery the residual value is paid out in cash (= cash settlement) according to the market value:

Cash settlement = Fraction of the shares x final value

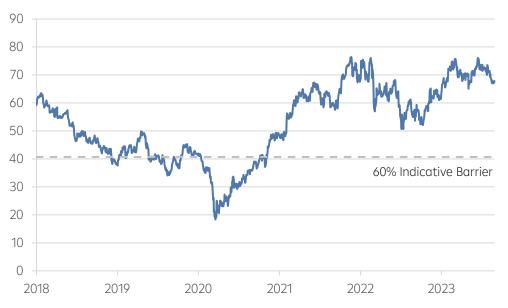
Details on the opportunities and risks are given on the following page.

^{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.

Underlying: Mercedes-Benz share

Mercedes-Benz Group AG (formerly Daimler AG) is one of the most successful automotive companies in the world and is one of the largest suppliers of premium and luxury passenger cars and vans.



As of: August 29, 2023; Source: Bloomberg (MBG.GY); ISIN: DE0007100000 Please note that past performance is no reliable indicator for future results.

My market expectation



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: Yield opportunity already with constant underlying prices
- 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 by the maximum amount.
- Barrier violation: If the barrier is touched or undercut, investors are entirely subject to market risk, without any protective mechanism. In the event of a physical delivery, the market value of the delivered shares will be less than the nominal value. 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 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.



For further information, please contact your bank advisor, visit raiffeisenzertifikate.at/en or call the Raiffeisen Bank International AG certificate hotline: +43 1/717 07 - 5454 or info@raiffeisenzertifikate.at. Your Raiffeisen Certificates contacts, Am Stadtpark 9, 1030 Vienna/Austria:

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