

This Factsheet contains current key figures on the certificate and a brief general description. Further information on the certificate and its opportunities and risks can be found in the following Product Folder, which was produced at the beginning of the certificate's term. If you have any questions, please contact the Raiffeisen Certificates Team at [info@raiffeisenzertifikate.at](mailto:info@raiffeisenzertifikate.at) or your personal advisor.

## Capital Protection Certificate

ISIN: [AT0000A3BST4](#) / WKN: RC1DT9

### Simply explained

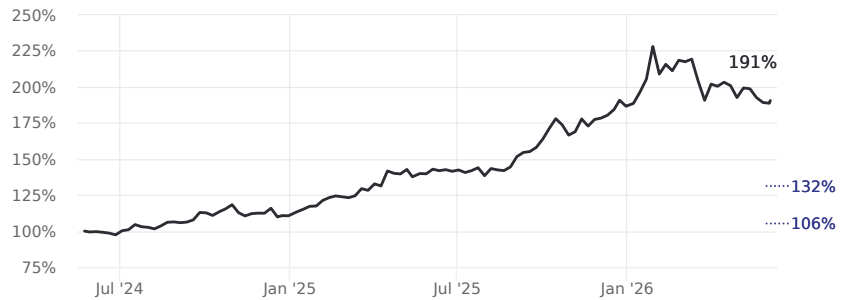
Repayment at the end of the term depending on the performance of the underlying asset.

**Min. 106% (capital protection) - Max. 132%**

### Price certificate (% of the starting value)



### Price underlying (% of the starting value)



[Learn more about these charts](#)

Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

<b>Buy (Ask)</b>	120.67%
<b>Sell (Bid)</b>	119.17%
<b>Underlying</b>	<u>LBMA Gold Price PM</u>
<b>Underlying ISIN</b>	<u>GB00B44L3Z26</u>
<b>Starting price underlying</b>	USD 2,357.35
<b>Underlying price (indicative)</b>	USD 4,494.17 <b>190.6%</b> of starting value
Last update: Jun 04, 2026, 2:30 pm	



## Repayment at the end of the term

Currently the underlying quotes at <sup>I)</sup>... and is in the range... at the end of the term this would trigger the following repayment... If you buy the certificate at the current purchase price, this would correspond to the following return <sup>III)</sup>:

<b>190.6%</b>	above 132%	>	132% (USD 1,320) <sup>II)</sup>	>	+9.39% (+4.66% p.a.)
	between 106% and 132%	>	1:1 performance of the underlying	>	from +9.39% (+4.66% p.a.) to -12.16% (-6.36% p.a.)
	below 106%	>	106% (USD 1,060) <sup>II)</sup>	>	-12.16% (-6.36% p.a.)

<sup>I)</sup> compared to the starting price

<sup>II)</sup> assumption: investment amount USD 1.000

<sup>III)</sup> based on the current underlying price

### Capital Protection Certificate

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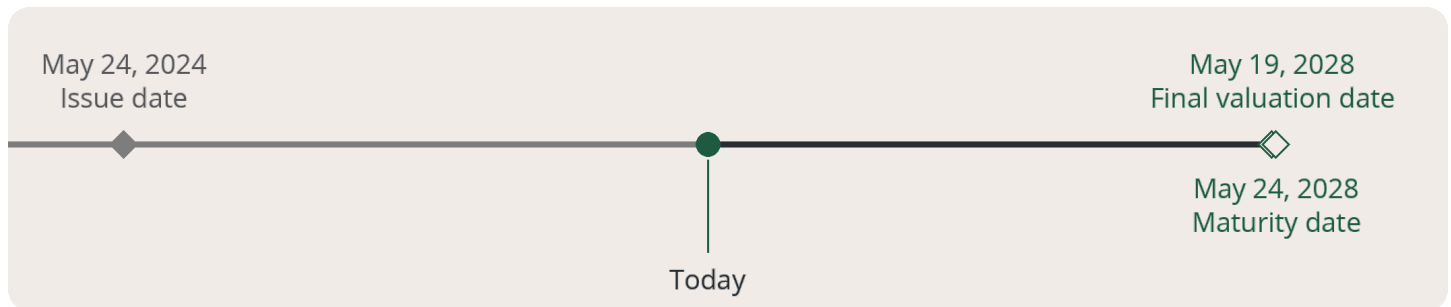
<b>Nominal value</b>	USD 1,000
<b>Product currency</b>	USD
<b>Underlying currency</b>	USD
<b>Taxation</b>	Capital Gains Tax
<b>Listing</b>	Stuttgart
<b>End of the term</b>	1Y 11M 20D

Last update: Jun 04, 2026, 2:30 pm

### The Certificate

This certificate USD Gold Winner 5 offers you a redemption of at least 106% at the end of term (capital protection). In addition, you have the chance of a higher redemption if the underlying rises strongly. The maximum redemption is 132%.

### Information on the term



Please note:

- 106% of the nominal amount is secured by capital protection at the end of the term. During the term, the price may fall below the issue price or the capital protection level. Selling the capital protection certificate before the end of the term may lead to a loss of part of the invested capital.
- The maximum repayment is limited to 132% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

Issuer risk / creditor participation: Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

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.raiffeisenzertifikate.at/en/securitiesprospectus](http://www.raiffeisenzertifikate.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at [www.raiffeisenzertifikate.at/en/customer-information](http://www.raiffeisenzertifikate.at/en/customer-information). The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.

# USD Gold Winner 5

## Capital Protection Certificate

- Underlying: Gold (LBMA Gold Price PM)
- 100% participation in the rising underlying up to maximum +32%
- 106% capital protection after 4 years

Please note the issuer risk and currency risk.

Further information on the payout profile, underlying and the risks can be found on the following pages.



This certificate offers you a redemption of at least 106% at the end of term (capital protection). In addition, you have the chance of a higher redemption if the underlying rises strongly. The maximum redemption is 132%.

### How the certificate works

At the initial valuation date the starting value of the underlying is determined. At the final valuation date the closing price of the final value is compared to the starting value and one of the following scenarios will apply:

1. Redemption at 106% if the underlying has risen by less than 6%.
2. Redemption in line with the performance of the underlying if it has risen by 6% or more. The maximum redemption of the certificate is 132%.

The performance is defined as the percentage development of the underlying from the starting value to the closing price on the last valuation date.

### Example payout profile

Final value*	Redemption**
+50%	132% (USD 1,320)
+30%	130% (USD 1,300)
+25%	125% (USD 1,250)
+10%	110% (USD 1,150)
+5%	106% (USD 1,060)
+/-0% (= starting value)	106% (USD 1,060)
-30%	106% (USD 1,060)

\* in comparison to the starting value

\*\* related to the nominal amount

ISIN	AT0000A3BST4
Issuer <sup>1</sup>	Raiffeisen Bank International AG
Issue price	100%
Nominal value	USD 1,000
Subscr. period <sup>2</sup>	Apr 18 - May 22, 2024
Initial valuation date	May 23, 2024
Issue value date	May 24, 2024
Final valuation date	May 19, 2028
Maturity date	May 24, 2028
Underlying	Gold
Starting value	Closing price of the underlying on the initial valuation date
Final value	Closing price of the underlying on the final valuation date
Capital protect.	106% at the end of term
Participation factor	100%
Maximum amount	132% of the nominal value
Listing	Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://rbinternational.com/ir/ratings)

2 ... Early termination/extension of the subscription period is at the discretion of Raiffeisen Bank International AG.

### My expectations for the underlying



The certificate is quoted in USD, so there is a currency risk for euro investors.



### The payout profile applies at the end of the term

- In any case, 106% of the nominal value will be paid out at the end of the term.
- The maximum redemption is limited by 132% (maximum amount).
- Loss of value due to inflation is not covered by the capital protection.



### During the term

- You can buy and sell the certificate on the secondary market at any time.
- The price may drop below the issue price or the level of capital protection.



### 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.

## Gold (LBMA Gold Price PM)

Gold is used by many investors as an investment in the form of bars or coins. With this certificate, gold is represented by the spot gold price, the price of which is fixed in London for one troy ounce in US dollars. The price of gold is set twice a day and is determined and published by ICE Benchmark Administration Limited (IBA). The relevant price for observation is the LBMA Gold Price PM.

### Development over the past 5 years



As of April 2, 2024; Source: Bloomberg (GOLDLNPM Index), ISIN: RCB000032537

Please note that the past performance is not a reliable indicator for the future performance.

### Note

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 [raiffeisencertificates.com/securities-prospectus](https://raiffeisencertificates.com/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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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 ([raiffeisenzertifikate.at](https://raiffeisenzertifikate.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 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 [raiffeisenzertifikate.at/en/basag](https://raiffeisenzertifikate.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 Capital Protection Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Certificate during the term. If the Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a substantial loss of the invested capital ("market risk"). The capital protection of 106% of the nominal value applies solely at the end of the term. Loss of value due to inflation is not covered by the capital protection. During the term, the price of the Capital Protection Certificate may drop below the agreed capital protection amount. During the term, the Capital Protection Certificate's price is subject to several influencing factors and needs 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 Capital Protection Certificate is sold prior to the end of the term, there is the risk to incur a partial loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Capital Protection Certificate and are not paid out.

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.