

## Express Certificate

 ISIN: [AT0000A3CZ58](#) / WKN: RC1EGT

<b>chg. 1D</b>	+0.010 (+0.01%)
<b>Sell (Bid)</b>	CZK 109.230
<b>Buy (Ask)</b>	CZK 112.230
<b>Underlying price</b> (indicative)	-
<b>Next redemption level</b>	95.00
<b>Underlying</b>	Worst of Basket
<b>Starting price underlying</b>	CZK 100.00
<b>Barrier</b>	CZK 60.00
<b>Distance to barrier</b>	51.30%
<b>Observation barrier</b>	on the final valuation date
<b>(early) redemption level</b>	100.00 / 95.00 / 90.00 / 85.00
<b>Distance to next termination level</b>	23.08%
<b>Max. yield until next observation date</b>	-1.99%
<b>Max. yield p.a. until next observation date</b>	-
<b>Underlying currency</b>	CZK
<b>Valuation dates</b>	Jun 26, 2025 / Jun 25, 2026 / Jun 24, 2027 / Jun 26, 2028
<b>(early) redemption amount</b>	105.00% / 110.00% / 115.00% / 120.00%
<b>Maturity date</b>	Jun 29, 2028
<b>Final valuation date</b>	Jun 26, 2028
<b>Issue date</b>	Jun 28, 2024
<b>Nominal value</b>	CZK 1,000
<b>Expected market trend</b>	sideways, bullish
<b>Listing</b>	Stuttgart
<b>Product currency</b>	CZK
<b>Underlying currency</b>	CZK
<b>Settlement method</b>	Cash settlement
<b>Taxation</b>	Capital Gains Tax

Last update: Jun 03, 2026, 7:59 pm

## Description

The certificate has a pre-defined maximum term. Higher early redemption is made, in case, at any of the valuation dates, the underlying quotes at or above the termination level.

If the underlying quotes below the termination level, the term extends to the next valuation date, with the subsequent termination level being reduced at the same time. At the end of the maximum term, the barrier serves as additional safety mechanism.

## Price certificate (% of the starting value)



## Prices underlyings (% of the starting value)


[Learn more about these charts](#)

EURO STOXX 50®

S&amp;P 500

 NASDAQ-100  
 Notional Net Return  
 EUR Excess Return  
 Index

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

### Underlying Worst of Basket - basket members

	CUR	Starting value	Barr.	Price	chg. % prev. day	chg. % start	Last update
S&P 500	USD	5,482.87	3,289.72	7,561.33 (indicative)	-0.67%	37.91%	Jun 03, 2026 10:00 pm
NASDAQ-100 Notional Net Return EUR Excess Return Index	EUR	1,813.02	1,087.81	2,368.64 (delayed)	-0.03%	30.65%	Jun 03, 2026 11:35 pm
EURO STOXX 50®	EUR	4,902.60	2,941.56	6,039.99 (indicative)	-0.97%	23.20%	Jun 03, 2026 10:00 pm

# Express Certificate Europe/America

- Underlyings: S&P 500 Index & NASDAQ-100 Notional Net Return EUR  
Excess Return Index & EURO STOXX 50 Price EUR
- Yield opportunity up to 20% (5% per annum)
- Barrier at 60% of the starting value, only active at the end of the term
- Term: 1 to 4 years (early redemption possible)
- Full market risk in case of barrier violation, issuer risk
- Further information on opportunities/risks on the following pages

The financial product described here is based on indices by Stoxx, Standard & Poor's and Nasdaq

**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 5% per year if the values of the underlyings quote on one of the annual valuation days at or above the annually declining termination level. In case one of the values quotes below the respective termination level, the term will be extended by another year – up to a maximum of 4 years. If the barrier is violated at the end of the term, the investor is entirely subject to market risk.

<b>Issuer<sup>1</sup></b>	Raiffeisen Bank International AG
<b>ISIN</b>	AT0000A3CZ58
<b>Issue price</b>	100%
<b>Nominal value</b>	CZK 1,000
<b>Subscr. period<sup>2</sup></b>	22.05. - 26.06.2024
<b>Initial valuation date</b>	27.06.2024
<b>Issue value date</b>	28.06.24

#### Annual valuation dates

26.06.2025; 25.06.2026; 24.06.2027;  
26.06.2028;

#### Early maturity dates

01.07.2025; 30.06.2026; 29.06.2027;  
29.06.2028;

**Underlyings** S&P 500 Index & NASDAQ-100  
Notional Net Return EUR Excess Return Index  
& EURO STOXX 50 Price EUR

**Starting value** Closing price of the  
underlying at the initial valuation date

**Final value** Closing price of the  
underlying at the final valuation date

**Barrier** 60% of the starting value

**Observation of the barrier** only at the  
final valuation date (closing price)

**Termination levels as % of starting value**  
1) 100%, 2) 95%, 3) 90%, 4) 85%,  
of the starting value

#### Observation of the termination levels

at each annual valuation date (closing prices)

**Termination prices** 1) 105%, 2) 110%,  
3) 115%, 4) 120%,

of the nominal value, provided that the  
closing price of the underlyings quotes  
at or above the termination level at the  
annual valuation date, (early) redemption  
is effected according to the predefined  
termination price. Redemption is dependent  
on the solvency of RBI.

1 ... Rating: [rbinternational.com/it/ratings](http://rbinternational.com/it/ratings)

2 ... Early closing or extension of the subscription  
period is within the sole discretion of Raiffeisen Bank  
International AG.

#### How the certificate works

On the initial valuation date, the starting values of the underlyings are determined and based on that the respective barrier and the termination levels are defined. On the respective annual valuation date, the price of the underlyings are compared with the respective termination level. If the prices of all underlyings are 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 underlyings greater/ equal to ...		Termination price (% of the nominal value)
2025	≥ 100 % of the starting value no ▼	yes ►	105 %
2026	≥ 95 % of the starting value no ▼	yes ►	110 %
2027	≥ 90 % of the starting value no ▼	yes ►	115 %
2028	≥ 85 % of the starting value no ▼	yes ►	120 %
2028	≥ 60 % of the starting value no	yes ►	100 %

Redemption 1:1 according to the worst performing  
underlying: for example if the worst performing underlying  
drops to 50% of the starting value, redemption at 50%

If there has been no early redemption by the last year of the term and if the price of at least one underlying is also at or below the barrier on the final valuation date, redemption is effected 1:1 analogue to the performance of the worst performing underlying (percentage performance from the starting value to the closing price at the final valuation date).

#### My expected market trend

declining ↘

sideways →

rising ↗

#### My investment horizon

< 3 years

3 to 5 years

> 5 years

#### Risk profile of the product

1

2

3

4

5

6

7

#### 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/](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“ [raiffeisenzertifikate.at/customer-information](https://raiffeisenzertifikate.at/customer-information)

## Opportunities

- **Yield opportunity:** Opportunity to obtain annual yield of 5%
- **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.
- **Without currency risk:** Express Certificate of US Stocks is currency hedged, i.e. the development of the CZK/EUR exchange rate has no influence on the price of the certificate.

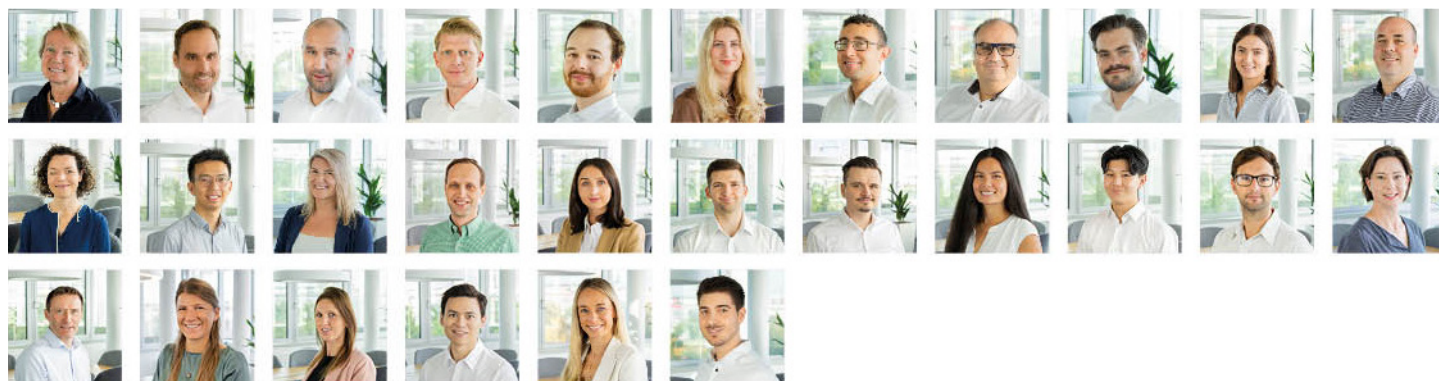
## Risks

- **Limited yield opportunity:** The maximum yield is limited to 5% per annum. If none of the underlyings quotes at or above the termination level at any of the valuation dates, no (early) redemption at the predefined termination price will be effected and investors will not obtain any yield.
- **Barrier violation:** If the barrier is violated at the final valuation date, so at least one of the underlyings quotes at or below 60%, redemption is effected 1:1 according to the performance of the worst performing underlying and 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.
- **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 fulfill 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.

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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