

Express Certificate

 ISIN: [ATSK033PREM5](#) / WKN: RC1E1C

chg. 1D	-0.220 (-0.19%)
Sell (Bid)	EUR 113.230
Buy (Ask)	EUR 115.230
Underlying price (delayed)	1,942.38 (-0.93%)
Next redemption level	1,641.32
Underlying	MSCI World Climate Change Top ESG Select 4.5% Decrement Index
Sustainability preference	Consideration of Principal Adverse Impacts (PAI)
Starting price underlying	EUR 1,641.32
Barrier	EUR 656.53
Distance to barrier	66.20%
Observation barrier	continuously
(early) redemption level	1,641.32 / 1,641.32 / 1,641.32 / 1,641.32 / 1,641.32
Distance to next termination level	15.50%
Max. yield until next observation date	-13.22%
Max. yield p.a. until next observation date	-
Underlying currency	EUR
Valuation dates	Sep 03, 2026 / Sep 02, 2027 / Sep 01, 2028 / Sep 04, 2029 / Sep 04, 2030
(early) redemption amount	100.00% / 100.00% / 100.00% / 100.00% / 100.00%
Maturity date	Sep 09, 2030
Final valuation date	Sep 04, 2030
Issue date	Sep 06, 2024
Nominal value	EUR 1,000
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax

Last update: Jul 23, 2026, 5:55 pm

Description

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

If the underlying price is below the termination level the term extends to the next valuation date. At the end of the maximum term, the barrier serves as additional safety mechanism.

This certificate complies with the **sustainability standard for Raiffeisen Certificates** and takes into account important adverse impacts on sustainability factors ("PAIs").

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.

Premium ESG Express Certificate 5

Express Certificate

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Yield opportunity between 14.00% and 42.00% (7.00% annually)
- Early redemption possible from the 2nd year, maximum term of 6 years
- 40% barrier, continuous observation, market risk in case of its violation

Please note the issuer risk.

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

* The purchase fee is not taken into account in the yield calculation. The amount of margin does not affect the overall yield.
The financial instrument described herein is based on MSCI® index.



The certificate provides the opportunity for early redemption from the 2nd year and enables investors to obtain a yield between 14.00% and 42.00% (7.00% annually). If the underlying index quotes at or above the termination level at one of the respective valuation dates, the certificate is redeemed prior to the maturity with an attractive yield.

How the certificate works

At the initial valuation date the starting value of the underlying index (closing price) equal to the termination level is fixed and the barrier is determined. At the annual valuation dates the closing price of the underlying index is compared to the termination level and one of the following scenarios may occur:

Annual valuation dates	Is the price of the underlying index equal/greater to...	Notional redemption*	Coupon payment*
Sept 03, 2026	100% of the starting value no	100%	14.00%
Sept 02, 2027	100% of the starting value no	100%	21.00%
Sept 01, 2028	100% of the starting value no	100%	28.00%
Sept 04, 2029	100% of the starting value no	100%	35.00%
Sept 04, 2030	100% of the starting value no	100%	42.00%

*in % of the nominal value

In case no early redemption occurred and the barrier...

a) was never touched/undercut by the underlying index, the investor obtains 100% of the nominal value at the maturity date and no coupon paid out.

b) was touched/undercut by the underlying index, the redemption at the maturity date is effected according to the performance of the underlying index and no coupon is paid out.

Opportunities

- The opportunity to achieve an attractive yield even with zero performance of the underlying index.
- Protection against decline in the underlying index up to the barrier level. Termination level has priority over the barrier.
- You can sell the certificate at any time during its term, the certificate has no management fees.

Risks

- The price of a certificate is subject to various influencing factors, including the performance of the underlying, its volatility, expected dividends, as well as the level of interest rates. This price may fall below the issue price and fluctuate significantly, particularly if the underlying index is close to the barrier.
- If the barrier is touched/undercut, investors might be entirely subject to market risk at the maturity date, without any protective mechanism.

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.

Issuer ¹	Raiffeisen Bank International through its Slovak branch
ISIN	ATSK033PREM5
Issue price	100%
Nominal value	EUR 1,000
Purchase fee ²	up to 3.00%
Subscription period	Jul 22 - Aug 30, 2024
Initial valuation date	Sept 05, 2024
Issue value date	Sept 06, 2024
Annual valuation dates	Sept 03, 2026; Sept 02, 2027; Sept 01, 2028; Sept 04, 2029
Final valuation date	Sept 04, 2030
Early maturity dates	Sept 08, 2026; Sept 07, 2027; Sept 07, 2028; Sept 07, 2029
Maturity date	Sept 09, 2030
Underlying (Index)	MSCI World Climate Change Top ESG Select 4.5% Decrement Index (EUR)
Starting value = Termination level	closing price of the underlying index at the initial valuation date
Observation of the Termination level	at each annual valuation date
Barrier	40% of the starting value
Observation of the barrier	continuously Sept 06, 2024 (incl.) – Sept 04, 2030 (incl.)
Quotes	Vienna, Stuttgart

1 Rating: [rbinternational.com/ir/ratings](https://www.raiffeisenbankinternational.com/ir/ratings)
2 The purchase fee is not a product cost thus it is not included in the Reduction in yield calculation.
3 Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

My expected market trend

declining ↘

sideways →

rising ↗

My investment horizon

< 3 years

3 to 5 years

> 5 years

Underlying (Index): MSCI® World Climate Change Top ESG Select 4.5% Decrement (EUR)

- The index is derived from the well-known benchmark index MSCI® World.
- **Exclusion criteria:** The criteria are applied to identify sustainable companies. These include, among others, the production of weapons or energy production from nuclear power, oil or gas.
- **"Best in Class" approach:** All remaining companies are evaluated in their environmental, social and responsible governance (ESG) efforts. Only the top 50% of companies in an industry are selected.
- **Revision of the index:** quarterly.



Top 10 companies

Name	Sector	Weight
NVIDIA	IT	6.3%
ServiceNow	IT	5.0%
Adobe	IT	3.4%
AMD	IT	3.4%
Intuit	IT	2.4%
American Express	Financials	1.8%
Intel	IT	1.8%
Elevance	Healthcare	1.7%
Autodesk	IT	1.6%
Digital Reality Trust	Real Estate	1.5%
		28.9%

As of: July 01, 2024; Source: Bloomberg (MXWOTES4); ISIN: GB00BNR44V41. Please note that the past performance is not a reliable indicator for the future performance of this underlying.

Meets the sustainability standard for Raiffeisen raiffeisenzertifikate.at/en/sustainability

This means that both the issuer and the underlying asset take into account the negative effects of on these sustainability factors:

 Greenhouse gas emissions

 Water saving and water consumption

 Prevention of waste

 Species diversity (biodiversity)

 Social, labour and human rights, issues including corruption and bribery

Note

You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the Key information document (KID) and 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. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authorities.

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